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OCTOBER

BUSY MAN'S MAGAZINE

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The BUSY MAN'S MAGAZINE

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The Older He Grows the More Active He Is

Lord Strathcona and the Splendid Life Work he has Done in Many Spheres of Activity—Canadian High Commissioner has Been Aptly Referred to as the Most Eminent Personage That the Dominion Can Boast of During the Past Century.

By S. A. Cremore.

REMARKABLE is the record of Lord Strathcona when viewed from any standpoint, private, patriotic, commercial, national or imperial. It is probable that Canada will not develop again such conditions that will result in giving to the world a Scotch-Canadian of his type, one who has been aptly styled "the most eminent personage that the Dominion can boast of during the past century."

Four causes are prominently set forth in all references to Strathcona as being in a large measure contributory to his splendid career — ability, experience, ceaseless energy and unflinching courage. He had done his life work before many prominent Canadians of the present day had been heard of. No one has a greater knowledge of Canada. He is part and parcel of its early history—Labrador, Rupert's Land and, what was at one time the great Northwest—now the fertile provinces of Manitoba, Saskatchewan and Alberta. His services to the Hudson Bay Company, whose employ he entered in 1838, down to the date of his appointment in 1896 to represent the Dominion in London as High Commissioner are familiar as the multiplication table to every school lad. In every national and international post that he

has filled he has shown rare tact, wisdom and judgment. He is a veritable lord of the north. At an age—88—when most men are leading lives of retirement and restful old age—if favored by length of days—the Canadian High Commissioner is crossing the ocean several times a year, attending to his duties in Victoria Street, London, delivering speeches at notable gatherings in the Old Land or making generous grants for worthy objects, that will ever cause his name to be remembered and recalled with gratitude and reverence. Even at the recent Tercentenary celebration in Quebec he was a visitor and took the warmest interest in its success. His great name will, in countless ways, remain linked in ties indissoluble with the people of Canada. He never for one moment lost confidence in its promising future. When others were inclined to waver and falter he stood firm. His faith was never shaken. Any project, no matter how large, to which he gave support, forged ahead in spite of fate or foe. He proved himself a man of splendid vision and irreplaceable trust in any worthy proposition to which he gave freely of time, money and service. The backing of Strathcona in the industrial, commercial, railway or educational world counted. He stands to-day head

and shoulders above his fellows as the greatest representative Canadian. It has been well said, that there can never be another such man in Canada, because there never again will be the times that will make such a man possible. He is as inimitable in dress and conversation as the most humble subject.

As Canadian High Commissioner he has, during the last twelve years, rendered the Dominion and the Empire a service that can be appraised at its true value only when the history of succeeding generations comes to be written and reviewed. The rumor is periodically revived that Lord Strathcona intends to resign or that he may be appointed Governor-General of Canada, but the venerable

peer and princely benefactor still goes on from day to day working as diligently as he did a generation ago and will, in all human probability continue to do so to the very end. It is a distinctly Strathconian characteristic.

The very latest rumor was that Lord Strathcona was to receive at the hands of His Majesty the King, a further advance in the Peerage, owing to his distinguished public services. This report also had it that the High Commissioner was anxious to retire, and that he would gracefully and worthily fill an Earldom in a reasonable period of time. While prophets propose fact often disposes, and no sooner do despatches from various centres appear indulging in specula-



Lord Strathcona
Canadian High Commissioner.



Lord Strathcona's Private Office in London.
Security Plans and Simple in its Furnishings. On the Walls hang Photographs of Canadian Scenes and Many Group Portraits.



Office of the Secretary, W. L. Griffiths.
This forms an apartment in which Strathcona writes the letters in which he is seen on the left. Many of the letters are daily received by Mr. Griffiths.



General Reading Room in the Canadian Office.

This is a fine large Room entirely lighted from above. The handsome carved Oak Fireplace is an imposing feature. The Visitors' Book is in the Wall Desk, by which two Ladies are standing.

tions as to what will eventually be the lot of the veteran statesman than come official denials intimating that Lord Strathcona has no desire whatever to retire.

The Canadian headquarters in Victoria Street are always the Mecca of visitors from the Dominion. Hundreds call at the offices every week, where they register in the visitors' book, read the daily papers from the various leading Canadian cities and are assured of a warm welcome. There is something about the atmosphere and surroundings that makes them feel thoroughly at home. The touch of kindness and congenial association is everywhere in evidence. The secretary, Mr. W. L. Griffiths, who is an energetic coadjutor of the High Commissioner, receives a large number of callers each day. Tourists from American centres are also cordially greeted and any informa-

tion that may be helpful or any service that may be rendered, is freely accorded.

From the accompanying views an excellent idea may be obtained of both the exterior and interior of the Canadian apartments, which are large, airy and inviting in appearance. The walls are adorned with pictures of Canadian personages and scenes and portraits from the various provinces of Canada make a sojourner from over the sea feel that after all he or she is not far from the scenes of home and home ties. The members of the staff are courteous and obliging. They all work in harmony and never lose an opportunity to uphold the prestige of the Dominion, to present its best traditions and to make known in the widest possible manner the resources, wealth and splendid inheritance of a land to which thousands have come from England, Ireland, Scotland and Wales.



John Kaper, a Famous Cayuga Indian, who Died Some Years Ago. The Mask Hanging to the Right of the Door was once Used by Him in Religious Ceremonies.

Where Women Have to Cast Their Votes

Selection of the Members of the Council of Six Nations Indians Rests Entirely in the Female Portion of the Various Bands—Ancient Traditions and Weird Customs Which Still Prevail, Rapid as Has Been the March of Civilization—The Indian as he is Seen To-day at Work and Worship.

By Ray Fry.

PAGANISM is not dead.

Even in the light of the twentieth century it still flourishes.

But its days are numbered, for as Browning declares: "Progress is the law of life."

It is a far cry to the sixteenth century when in the northern part of this continent Paganism found its sway in the hearts of the Indians, whose devotion to the Great Spirit was not less ardent than their love of strife and conquest which characterized that sanguinary age.

But long as has been the efflux of time, great as has been the progress of the succeeding era and rapid as has

been the all-conquering march of civilization, Paganism has survived in part.

Through all the civilizing influences of advancement have been maintained the ancient traditions and weird customs of the past, until to-day, these stand forth alike as reminiscent of the decline of Indian supremacy on the one hand, and of the growth of the ascendancy of modern civilization on the other.

Thus, in the closing days of its domination, is the present an opportune time for the consideration of some of the salient and peculiar features of Paganism as practised by the Indians of to-day. For this purpose a treatise of the Pagan cus-

tons of the Indians of the Six Nations' Reserve, located in the Counties of Brant and Haldimand, in the Province of Ontario, is presented, although it should be made clear at the outset, that but eight or nine hundred of the three thousand or more inhabitants of the Reserve are now regarded as Pagans, the remainder being civilized. Even the Pagans themselves disclaim the name.

The Paganism of the Indians finds its chief expression in their religion. In five centuries this has undergone few changes and the Pagan Indian of to-day is as devout in his respect for and sacrifices to the Great Spirit as were his forefathers, who, through the medium of their spirit worship, hoped to attain to the "happy hunting ground" which they held to be the ordained destination of the valorous and the faithful.

Taking the form of festivals or feasts the Pagan religion of the Indians is not without its dramatic as well as its devotional side. For the most part these feasts are fixed for certain stated periods of the year and partake of the form of thanksgiving dances, which are held at the Longhouses, or places of worship. These gatherings of jubilation are usually called forth by success or prosperity which have favored the Pagans in their material enterprises. Thus, it happens that the majority of the festivals are attendant upon certain seasons of the year, marking the progress of the cultivation of the land. Among the intervals of the calendar thus honored are one in the spring in commemoration of the planting of the corn, a second at a somewhat later period to herald the ripening of the wild berries, a third in July or August during the stages of the cultivation of the corn, and a fourth in the fall after the grain has been harvested. In addition to these there is the notable assembly in February for the "Killing of the White Dog," a ceremony which in its character and aspects is somewhat more sacrificial than the others.

There are four Longhouses on the Reserve. These are really the Pagan churches. Crude in their construction and offering few facilities for large gatherings, these are, nevertheless, maintain-

ed from year to year, and during the feast periods are always centres of attraction, both on the part of the Pagans themselves and the civilized residents of the communities in which they are to be found. At the head of each is a preacher or speaker, who is chosen by the adherents by means of a peculiar electoral process, the machinery of which consists of a wooden bowl and large beans, the latter being black on one side and white on the other. The bowl having been filled, the beans are strewn over the floor and in accordance with some previous arrangement as to what shall indicate a selection, the speaker is chosen. The outcome is involved in the position and form which the beans assume on being hurled from the bowl. Usually the dignitary thus called to be the official head of the Longhouse continues in office for a year.

The Longhouse derives its name from the fact that it is considerably longer than it is wide. At the one end is a door for entrance and at the other an elevation for that portion of the congregation which furnishes the music for the proceedings. Equipped with rattles and small drums, usually the handiwork of the Indian women, these members maintain a lively performance throughout the services. The attendants are ranged on either side on benches which extend the entire length of the structure. In the centre is sometimes a table. The feature of all such gatherings, which are held at stated periods but on no particular days, is the dance. To the weird tunes of the rattles, the Pagans, as the spirit moves them, rise from their places, very often slowly or one by one, and join with others in circling the centre portion of the floor, dancing around the table to doleful sounds and music. Gradually all join this ring until the happy throng is complete. On such occasions the speaker delivers an oration in which the value of morality and a good and useful life are emphasized. This constitutes the outward expression of the Pagan religion. Few of the Pagans attend other churches and only then when they have openly avowed Christianity. Nor do they recognize such anniversary festivals as

Thanksgiving, Christmas or New Year's. Their essential belief is in the Great Spirit.

Perhaps the most important feast of the year is the February assembly, which is known as the "Killing of the White Dog," which is accomplished with a most elaborate and spectacular ceremony. On this occasion all of the Pagans gather at their Longhouses and for three or four days the festival reigns supremely. Herein are well illustrated the Indian's fidelity to spirit worship, his primitive conception of the importance of sacrifice and his ardent love of paint and feathers.

Arrayed in the war costumes of their tribes and bedecked in their hideous masks, some of which have been handed down from generation to generation from the earliest days, the worshippers assemble, and to the familiar pulsating whoops of the band, perform their war dances in honor of the Great Spirit, to whose appeasement are burned incense and tobacco, which are thrown on the blazing hearth. The culminating feature of the last day, just at dawn, after the festivities have reached their height, is the killing of the white dog, which must be spotless. Adorned with white ribbons and



Masks Used by Pagan Indians in Religious Ceremonies and in Driving Evil Spirits from the Sick.

otherwise prepared as an acceptable sacrifice, and having been duly slain with Pagan ceremony, the dog is offered to the flames.

Closely allied with the spiritual welfare of the Indians are their bodily needs. Thus, it is that the historical medicine man is sometimes in attendance at the religious gatherings. His real work, however, is in the sick room. The Pagans still believe that all the ailments of the flesh are due in some measure to the provoking of the Spirit and to this end employ the medicine men, of whom there are still many on the Reserve, to visit them in order to disperse the wicked spirits and give them relief. In some crucial cases, where the sickness is acute as many as fifteen of these dignitaries with their masks and regalia, are engaged in their professional capacity. The customary course is to administer medicine, usually peppermint and tree-bark, mixed with water, and to dance around the bed of the patient, on whom they also throw ashes, which with their whooping and grunting, are calculated to frighten away the spirits and thus afford relief. These methods, of course, are being superseded to a great extent, although they are still extant. The presence of physicians on the Reserve, together with a practical demonstration of their skill in the healing of the sick, have led many Pagans to accept treatment, which is more in keeping with advanced science than are the somewhat primitive methods of the peculiar medicine men.

Passing to the domestic side of the Pagan life among the Indians it must be said that on the whole the conditions are not so bad as might be supposed. The family circle is well maintained and throughout the Reserve there is a love of home and a well grounded conception of its duties and obligations. The typical shanty or hut of the last decade is gradually being replaced by more comfortable structures, which, while yet crude in many instances, are still indicative of a better type of civilization. The relationship existing among the members of families is normal and happy. An ample allotment of land, given the Indians by the Government, together with

interest on money invested with the Government, is sufficient to afford a basis of comfortable livelihood, which in many cases is an incentive to effort, both in the cultivation of land and the accumulation of funds. Many of the Pagan houses are pretty well furnished, while in others, among the civilized Indians of the Reserve, are evidences of refinement, such as pianos, organs and other musical instruments. The general advance and prosperity of the Reserve are shown from year to year by the many splendid exhibits at the annual fall fair at Ohsweken, held under the auspices of the Six Nations' Agricultural Society. Educational facilities, which are afforded by ten schools on the Reserve, are also doing much for the enlightenment of the younger generation in the various branches of study.

In speaking of the younger generation, it may be of interest to note, before passing to the system of Government and some of its Pagan peculiarities, that the young folks among the Pagans are not accorded much latitude in the choice of life-partners. According to the accepted custom governing such matters the parents of the prospective couple arrange all details in this relationship, not necessarily on the advice of the parties most deeply concerned. The parental word, however, is final, and the decree is always accepted, usually resulting in a union that seems to be about as happy as the ordinary marriage.

Wendell Phillips is authority for the statement that "government is only a necessary evil." While modern statesmanship may discern the evil the Indians at least recognized the necessity hundreds of years ago.

One of the earliest evidences of concerted action for governmental and protective purposes was the federation of the sixteenth century, embracing five Indian nations. Later this was augmented, becoming known as the Six Nations, representatives of which now occupy the Brant County Reserve.

As at present constituted the Six Nations' council, which is the governing body of the Reserve, comprises some 75 members who bear the same Indian ap-



Pagan Indians Gaily Attired for Their Annual Feast.

pellations as did their predecessors who founded the system of government at the time of the federation. This is one of the interesting historical peculiarities of the body, which, while it is hereditary in its constitution, differs from other similar institutions in that it vests the selection of its members in the women of the nation.

The various nations are composed of clans, which constitute the basis of council representation. These clans are known as the bear, fox, turtle, wolf and other like distinctions. When through death or otherwise a vacancy occurs in the council representation the clans affected gather and choose one of their oldest women, the choice in this connection being made by the women of the clans. This woman in turn selects the new chief from among the available men of the clans concerned, and he ultimately takes his seat in the council and assumes the Indian name of his predecessor.

On being thus honored the recipient,

by the dictates of usage, is required to give a lavish feast at the Longhouse, where his followers assemble in honor of his elevation. Representative chiefs grace the occasion, which is marked by war dances and the cooking of a fattened ox in iron pots in the open fire-place. While the process is under way the festivities are maintained, often opening at an early hour in the morning, with the feast at noon, addresses in the afternoon and dances in the evening until a late hour. Thus, acclaimed by his people, the new dignitary goes to the council, where he is welcomed in suitable terms and formally introduced to his fellow-members.

The council meets at stated intervals in the Council House at Ohsweken, which has been the "capital" of the Reserve since the removal of the council chamber from Middleport and the erection of the present structure in 1863. The council itself presents some features of interest which are of Pagan origin.



Council House of the Six Nations Indian at Oneida.

At the head of the body is Mr. Gordon Smith, the representative of the Government, in his capacity as superintendent of the Six Nations. With him are ranged the official interpreter and the speaker of the council. On one side of the house are seated the Mohawks and Senecas, and on the other the Cayugas, Oneidas, Tuscaroras and Delawares. Directly opposite the superintendent's dais are the Onondagas, who are the fire-keepers of the council.

In the original federation difficulty was experienced by the promoters of the union in securing the co-operation of the Onondagas and as an inducement to their entry they were accorded special privileges in the governing body. They were constituted the "fire-keepers," which in

the early days was a most important post, as on them devolved the duty of summoning the council by lighting the traditional camp fire, and of maintaining the same during the ensuing session. In time the right became theirs to summon or disband the council at will. If they desired to convene the body they ignited the fires or if it was their wish to curb discussion during a council of war they merely permitted the embers to die out.

While no longer fire-keepers in the original sense, the Onondagas still have wide powers in the council. When a subject is submitted for debate it is first discussed by the Mohawks and Senecas on



Long House, Where the Original Feast and Bridegroom were held in Brant Township, near Oneida.

their side of the house, and after much speaking, the members of these nations, through their speaker, announce their decision. The nations on the other side of the house then debate the issue, and, in turn, through their speaker, also announce their decision. If both sides of the house are agreed the Onondagas, as fire-keepers concur and pass the verdict to the speaker of the council; if, however, the sides are divided, the fire-keepers decide the question by exercising a casting vote. Thus are their superior powers and influence

demonstrated. The Onondagas are also the keepers of the wampum belt, the insignia of authority, which is always laid on the table of the house during the sitting of the council.

In the council all the nations speak their own language except the Delawares, who are represented by but one chief. Seneca is not spoken much. All understand one another fairly well. The official interpreter makes all explanations and announces all decisions.

The work of the council is of great benefit to the people of the Reserve, and is a potent factor in the settlement of disputes, the administration of matters of local government, and the advancement of the best interests of the people in general. Still there are signs that in the not-distant future there will be influential agitations for a change of system, as an outcome of which there will probably be a much smaller and more representative governing body in the form of an elective council, thus superseding the hereditary system which has directed the destinies of the federation through

so long and notable a period. Gradually some of the leaders of the old regime are dying out and the new era is dawning. Notable in this connection was the passing a few years ago of John Keyes, a leading Pagan Indian, who was the last survivor of the Tutela tribe, which once occupied Tutela Heights in Brant County.

Even the so-called Pagans themselves object to the title, and it is but just to them to state that they have officially disclaimed the name, maintaining that while they still exercise their privilege of embracing and perpetuating the religion and customs of their fore-fathers, they are not Pagans in the accepted sense of the term in that they have definite beliefs and are a law-abiding class, bent on the pursuit of the simple life and improvement along whatever lines that do not conflict with their traditional teachings. Not long since they passed a resolution in council, deprecating the use of Pagan references. While they reject revealed religion they lay claim to definite deistic beliefs.

A STUDY OF MEN

Some men have that within them which always spurs them on; while some need artificial initiative, outside encouragement.

Some men extend themselves under stern discipline; some respond only to a gentle rein.

Some men need driving; some coaxing. Some need the spur; some the sugar lump.

Some men do their best with work piled shoulder-high; some must have it given them a piece at a time.

Some men thrive on discouragement; some cannot work without cheerfulness.

Study men—the men over you, under you, around you. Study them and learn how to get from each the most that is in him.

—From System.



A Typical Indian Society.



Kildonan, the Private Residence of Senator Mackay, Montreal. A. W. G. Goss.

A Man Who Has Helped Many a Young Man in Business

Senator Robert Mackay, of Montreal, who is a Director of Sixteen of the Largest Companies in Canada, is a Public Spirited Citizen who Inspires Confidence and Whose Personality impresses all who come in Business or Social Relationship with Him.

By C. D. Cate.

STRONG men make commonplace events important. Some years ago there was a more or less heated controversy in the Montreal Harbor Commission and the President of the Board, Senator Robert Mackay, made a number of notable utterances. For instance, he described duty as that which sternly impels in the direction of profit, along the line of desire. He was referring to certain men who were trying to call it duty when they were swindling. Following this—and the two are quoted to show the character of the man in one way—the Senator defined backbiting, to speak of a man as you find him when he can't find you. This, said with a fine Sutherlandshire accent, is very convincing and forceful and it is no wonder that the alleged grifters were afraid of the President.

Senator Robert Mackay is one of Montreal's strong coterie of moneyed Scotchmen, who stand out as a rugged, solid character, and whose native sterling worth has sometimes been underestimated by critics. The old adage about the Scotchman keeping the Sabbath and everything else he gets his hands on

sounds well and glancing at the big financial and other commercial houses in Montreal one would be lead to conclude that the city, though it is three-quarters French in its population, is actually owned by the Scotch. Senator Mackay and the Mackay family are names interwoven with the commercial and social history of Montreal and in fact of Canada. The Senator is the sole survivor of the notable family of Mackays and is one of the city's multi-millionaires. The Witness described him once "as a man of high personal character, shrewdness and ability."

In the beautiful county of Sutherlandshire, Scotland, the Mackays were a power for generations and at Caithness, the native place of the Senator; at Kildonan and Clibrig, where they lived, they were noted for the thrift and that rarest of gifts which marks the sons of Scotland all over the world—commonsense.

Sixty-eight years ago Hon. Robert Mackay was born and it is remarkable that in that very year his uncle who had preceded him to Canada some years, started a dry goods business in Montreal in his

own name, Joseph Mackay. He was afterwards joined by his brother, Edward, and later again by two nephews, brothers of the Senator and finally by the subject of this sketch. The business was carried on for years under the name of Mackay Bros. and was noted all over Canada for its high standing and wealth, being considered easily one of the largest houses in the Dominion.

While attending the public schools at Caithness Robert was known for his regularity of habits, for his carefulness, his fine physique and accuracy about most things. His active young mind heard with much interest of the doings of his uncles out in Montreal. He had the restlessness of the Scot and so at the age of 12 years his parents allowed him to come to Canada. Naturally he was sent to the high school, such as it was then, but at the same time his thrifty uncles, Edward and Joseph, kept him occupied during spare hours at the big warehouse and store on McGill Street. He can recall that the very year he landed the Bank of Montreal, of which he is now a director, issued for the first time bank notes watermarked, just like those of the Bank of England. As a boy he saw the first piers of the first Victoria Bridge built and how in September, 1854, dollars were used instead of pounds. To show how recent everything is Mr. Mackay can recall that the Allan Line steamship service was founded the year of his fifteenth birthday. He smiled the other day when he recalled having to work in Henry Morgan's old store on St. James Street. He said "Henry never gave me a cent either. Of course, I only worked there during the summer holidays; my uncles sent me there to keep me out of mischief." His two brothers, James and Hugh Mackay, were men of great ability. Hon. Hugh was member of the Legislative Council for Quebec and was known for his shrewdness and daring in the grain market. Many a man in Montreal remembers how Hugh Mackay cornered the grain market to his advantage. So then Robert had a fine schooling with clever business men and he, as a lad, could drive a bargain with the best of them. He never showed the

flashy qualities either as a salesman or a talker, but he was always successful and that is reputable in all Anglo-Saxon countries. He was always a sound, direct, practical thinker and doer. His whole family were similarly constituted and were noticeable for their affection one for the other and for any suffering and needy ones. The munificent donations to charities by the whole family live as monuments to their worth.

The Mackay Institute for deaf mutes, one of Montreal's finest institutions, is a tribute to the memory of the late Edward Mackay and has been given support constantly by his nephews and niece. In a chronological record of Montreal events one sees that in May, 1883, Edward Mackay died, leaving \$100,000 to charity. He was very fond of his nephew, Robert, and Robert well merited his faith and approbation. At the death of the other members of the firm of Mackay Bros. the whole business fell to the responsibility of Robert. After many years of success, the Senator decided to retire from the business and wound up Mackay Bros. in 1893 owing to the multiplicity of calls upon him in social and public life, coupled with the management of a large estate. For twenty-five years and more Robert Mackay had worked early and late and had shown capacity and concentration. During that period he married Miss Baptist, of Three Rivers, and to them were born four boys and two girls, all of whom are residing in Montreal, with one exception, the eldest son, Angus, who is now a mining engineer in Boston, but was for some time engaged in newspaper work in Montreal. Hugh Mackay is a prosperous lawyer and another son is attending McGill University. One of the daughters is married to Mr. F. Loring, a prominent man of affairs in Montreal, while the other daughter, Miss Mackay, lives at home, both being much admired socially in the most exclusive circles. The magnificent family residence on Sherbrooke Street is named Kildonan. It has gardens like some rare old ancestral mansion of Britain. The grounds extend back about 600 feet and are beautifully terraced. Those who are fortunate enough to be guests at Kildonan

know what it means to have a Highland welcome and know the graces of a real home. The Senator, his wife and family, are noted for their hospitality. Their summer home at St. Andrews, N.B., is named Clibbrig, after a lovely spot in Sutherlandshire, and is described as the most beautiful residence at this fashionable resort. Their church is the Crescent Street Presbyterian and the Mackay family are known for their strict adherence, not only to the church, but to the actual doing of kind acts, costing personal sacrifice not based on their wealth. Mr. Mackay himself is a home man of simple habits and is not a lover of the blaze of publicity. More time to spend with my wife and family is his highest and most laudable ambition. In business life he is a close student of politics and their relation to commerce, being a Liberal by conviction and inheritance.

As a young man he was a well-known participant in debates. What is most notable is that in later years the Senator has developed a fluency of speech which has surprised most of his nearest friends. He never has rhetorical lyddite, but his brain is clear on all public questions and his open-handed honesty makes his word strong. Some politicians live in crevice; and when they scent danger, they, like the turtle, draw in their heads—and this they call humility. For this kind of a counterfeit Senator Mackay has the profoundest contempt. He lost his elections like a gentleman and never complained of the inability of his helpers, etc. He is plain and does not like parlor soldiers. His nature rose always higher than his instincts. He was known for his open-handed honesty and his mind has never been used as an attic in which to stuff disused antiques. A thorough optimist, Mr. Mackay invested his money in the companies of Canada that have grown to be "big" things. His vision was broad and sound. To-day he is a director of sixteen of the largest and best dividend paying companies in the Dominion. He achieved the coveted directorships of the Bank of Montreal and the C.P.R. in one day, which is, to say the least, unique.

The promoters of companies for years

looked upon Robert Mackay as a "cinch," meaning an easy man to get money from. However, as the promoters grew older and the public knew him better, a different conclusion has taken its place, for no man, however clever, has recorded having surpassed the Senator in a business deal. He lost money chiefly in backing of the Montreal Herald in the old days, but that was no fault of the Senator's. However, the writer recalls being on the editorial staff of the old Herald in 1896 when the company failed. The paper was likely to cease publication, had not Robert Mackay put up the collateral to prevent such a misfortune. As it happened, a strong company took the paper after the Liberal victory in '96 and Senator Mackay was made president, which position he still holds. He stands a good chance, it is said, of retrieving his fortunes under the present able management.

It was a natural sequence that he should have been called to contest St. Antoine Division for the Federal House in 1896. This is the finest English-speaking constituency in the city and was for years a Conservative hive, having as its representative Dr. Roddick, one of the city's most popular men. Mr. Mackay was defeated by Dr. Roddick twice in this contest and again in 1900, but in each case he made a splendid showing and was very close to victory. In 1896 he was appointed president of the Harbor Commission, which position he held with credit to himself up to the time of the formation of the present system under Major Stephens in 1907. The Senator was one of the strongest promoters of the change of system as the worries of the position were absolutely trying to him. In 1901 he was called to the Senate and his appointment met with the approval of both parties, he being an ideal representative.

During the regime of the Harbor Board under Senator Mackay many criticisms were made regarding the management, not particularly blaming him, but the whole Board. It can be said, however, without disparagement or fear of contradiction, that Robert Mackay was the strong champion of honesty and open-

ness, so much so that he made himself disliked. He never personally winked at anything that would suggest a "deal" and was the terror of the political healer and grafter.

To look at Senator Mackay himself would inspire confidence. The heather is written on his face. His well-shaped head poised on broad, erect shoulders, and the full beard flecked with grey but originally a brownish black, hiding a square jaw of smiling determination strike one with the impression "There's a strong character."

One could think of his hand being calloused by work but never his heart and this is known by his unflinching generosity on all sides. If there is a fad known to him it is that of helping young men in their business careers. He has helped artists and newspaper men, in fact, dozens of varieties of young men to get a start and says that it has been a source of great pleasure to him to do these things. Yet about him there is no dominant mark of physiognomy, gait, gesture or speech. From meeting him you do not come away with a picture of him or even a subjective portrait in fine lines. He has discussed nothing, insisted upon nothing, expressed no special views of life—has not even told you a story to remember him by, or served to point an anecdote for you to tell of him. Yet you have been impressed. From the instant of meeting there has been an aura created by the presence of a man. The sense of his impressiveness is due to the fact that Senator Mackay is a man of feeling, sentient, alive to his own weakness, and his own strength, not in the small sense of the word or phrase, but a strong man of feeling in his whole complex nature. He feels with his perceptions, his mind, his common sense. He has the kindest human sympathy. He has a near sense of life, a glowing interest, a genial curiosity; and from this warmth is the light of seeing and developing in later years the difficult art of public speaking. This is the aura, the something that makes men say "Some people think he is not clever, but he is, just the same." It is something that is in the man and it has broadened and

deepened with his growth. It is his whole Scottish nature rather than any pronounced trait that baffles the word picture-making.

On May 7, 1900, at the special request of the officers of the 5th Royal Scots Highlanders of Montreal, Senator Mackay was appointed honorary lieutenant-colonel of the regiment in which two of his sons are officers. Glancing over the regiment's history one sees in many places the record "the entire transport and expenses of this trip were defrayed by the honorary Colonel." Only recently he gave the money to this same regiment



Senator Robert Mackay.
Honorary Colonel of 5th Royal Scots, Montreal.

to attend the Tercentenary celebration.

He is a director of the following companies, besides being governor of several hospitals and other beneficent institutions: Bank of Montreal, C.P.R. Co., Canada Paper Co., Vice-President the Bell Telephone Co., Dominion Textile Co., Dominion Iron and Steel Co., Dominion Transport Co., Edwardsburg Starch Co., Lake-of-the-Woods Milling Co., Vice-President Merchants' Cotton Co., City and Districts Savings Bank, Montreal Light, Heat and Power Co., Montreal

Rolling Mills Co., Royal Trust Co., President of the Shawinigan Water and Power Co. and Vice-President of the Royal Victoria Life Insurance Co.

His clubs are the St. James and Mount Royal, including also several Old Country clubs of exclusive character.

Donald Mackay, of Toronto, the "grand old man" of the dry goods trade in Canada, celebrated his 94th birthday recently. He is an uncle of Senator Robert Mackay. He has aged some during the last few months, but he has still a full head of hair with very little gray in it. A year ago he ran a hundred-yard race in the Queen's Park, where his residence is, and he was quite as active as the young man less than half his age. Ontario Bank troubles have told a little on him and much sympathy is felt for

him, although he has not been included in the court proceedings. The authorities looked into the matter at the beginning and concluded that he was in no wise responsible for the troubles. He remained as a director of that institution against his will and from a sense of duty. On his birthday he received hundreds of congratulations and best wishes for many happy returns. Mr. Mackay's firm, Gordon, Mackay & Company, was established originally by his brother-in-law, the late Mr. Gordon, and Mr. Mackay now takes but little interest in its affairs, though still being the controlling financial factor in the concern. He came to Canada from the North of Scotland with his brothers, who founded Mackay Bros., wholesale dry goods, in Montreal, and who were, in their day, a very large factor in the commercial life of Canada.

A Corner in the Price of Drinking Water

How a Young Doctor got Even with his Prospective Father-in-Law by Resorting to the Same Sharp Business Tactics as the Latter, who had amassed Wealth by Cornering the Visible Supply of Flour—A Practical Demonstration of a Hint and what it Cost the One who Gave it.

By Albert F. Bossey in the National Magazine

"WATER will cost you a dollar a drop, here, Mr. Morton."

The millionaire looked up at the young man with weary eyes, then smiled faintly. "A good joke, Doctor," he said. "Blamed, if it isn't," he added after a moment's pause.

The young doctor's face hardened. "You will find that I am not jesting, sir," he replied with ominous politeness.

An expression which changed swiftly from curiosity to alarm swept over the features of the helpless man as he turned uneasily on his wet, sandy couch, his face flushing.

"This is no time for trifling, Doctor Green," he cried in sudden anger. "I am very thirsty, and wish a drink of water at once. Will you kindly supply me?" looking at the river which flowed by a half rod away.

Before answering, the young man threw an armful of wood on the fire which, blazing up, redly painted on a background as black and soft as velvet every detail of the scene. Florida and pudgy, the millionaire lay with one leg banded from ankle to hip, the ends of green willow splints showing under the multi-colored clothes which held them in place. His smoothly shaved face was white and drawn with pain, while an attire once elegant was wet, torn and plastered with mud. From out the river ooze which covered his ample chest a diamond winked mockingly in the wavering firelight.

Still less presentable was the swarthy young giant who stood looking down silently on the prostrate man, the unpleasantness of his aspect enhanced by a smear of blood which had clotted on cheek and neck, evidence of a wound under his matted black curls. A frown deepened the habitual wrinkle between his black brows which,

rank grown, seemed only to deepen the shadows in his fathomless eyes.

"I understand fully, Mr. Morton," he said finally, "and you have my answer. Wait, and I shall, I think, be able to make you understand. Last Thursday evening, only three days ago, I called on you and asked that you give me the hand of your daughter in marriage. Oh, I know that I am reciting ancient history; however, it is necessary that I go over it. You told me, and quite bluntly, too, that I have no faculty for accumulating money, notwithstanding that I have an income of about \$4,000 a year from my practice."

"But—"

"But I do not save, or invest any of it, you would say. Well, let it go at that, and I will resume my argument. You were so kind as to tell me that with that one defect in my character removed you would have no objection to me as a son-in-law, then you spent two hours telling me how you started in life without a dollar, and even went on to detail, as an example of financial craft, I suppose, how you cornered the visible supply of flour, selling at \$10, \$15 and even \$25 a sack what cost you but \$1.04."

The old man moved, then gave a groan of pain.

"You will do well to lie perfectly still, sir," admonished the young man, his professional instincts aroused, "for you have a bad leg there."

Angered by his own helplessness the injured man glared at the stream which ran by just out of his reach, the firelight which touched the ripples on its surface hiding the thick and filthy of the recent flood, then his eyes sought the doctor's face.

"I want a drink," he snarled.

"I hear you," said the young man quietly, "but I wish to finish my little retrospec-



tion. Leaving you, I went and informed Myrtill, as you requested me. She rebelled, as you know, but I had given you my promise to comply with your wishes, and that ends that night's history."

"I want a drink." Without heeding the interruption the young man continued placidly: "A few hours ago I was leaving Myrtill after spending with her the two hours weekly which you begrudge us, when I met you at the bottom of that long flight of steps which leads from the street up to your house, just as a rush of water swept you from your feet. We had been warned more than once that the big reservoir above the town was weak, as you know, and I believe we shall find that the flood came from that."

"I have been trying for a year to get the town to fix it," growled the old man. "I want a drink," he added sharply.

"Well," resumed the doctor, "when I saw the water my first thought was for Myrtill, but I instantly realized that no flood could reach the high terrace on which your house stands, and I sprang into the water and was so fortunate as to get hold of you and a plank at the same time, and supported by that we were swept away together. You had been rendered unconscious by a blow on the head, and remained so until after we were landed on this little island. I managed to set your broken leg, no small task," professional pride cropping out, "with the conveniences I had, as both bones below the knee are shattered; and that brings me up to the present moment."

The suffering man looked up appealingly. "I want a drink," he cried hoarsely.

The young man looked at him with un-moved features. "You may have a drink, Mr. Morton," he said quietly, "but as I have a dead immortal cinch on the water supply here, as one would say out West, it will cost you a dollar for every drop you use, as I informed you at the first."

The millionaire averted his face for a moment, then glared up into the black eyes. "Well," he panted, "I cannot lie here and die of thirst, so give me a drink."

"How much will you have, sir?" he asked briskly. "I have here a little price list which I prepared, and here is your cheque book which fell from your pocket when I laid you down. I have cleaned and dried it, as you see. Now, water at a dollar a drop is \$480 an ounce, \$3,840 a half pint,

\$7,680 a pint or \$15,360 a quart. There are four quarts to the gal—"

"I—I will take a—give me a—er—four ounces," he snapped out the last two words savagely.

The doctor averted his face quickly, hiding the grin which would come, then tendered the old man the cheque book and his pen. "Your order amounts to \$1,920," he said politely. "Kindly sign. Thanks," folding the cheque as he turned away. Returning, he pressed a rusty can to the old man's lips who drained it, then lay looking longingly at the empty vessel.

The young man threw more fuel on the fire. "I am keeping up a bright blaze as a signal to those who will be searching for our bodies," he said.

"Where are we?" asked Morton.

"I do not know, sir," replied the doctor, "but it seemed that we were hours in the water, and that we traveled miles; still, it was just 11 o'clock when I left Myrtill, and but 12.45 when I had finished setting your leg, so we could not have come very far."

"Give me a pint of water," interrupted Morton, signed the cheque, and seized the water eagerly when it was offered to him. Draining the can to the last drop he sighed contentedly, and his thirst assuaged he was somewhat more cheerful for a time, but he was feverish, and it was not long before he was wiping his cracked lips with a dry tongue. However, he tried to bargain with the doctor.

"It is no use to argue, Mr. Morton, for I have a corner on this drink," declared the young man slowly and firmly, a white, sinewy finger punctuating each word, "and I propose to take advantage of it and thus prove my faculty for accumulating money—and incidentally make a stake," he muttered to himself. "You may curse and scowl, but it will do you no good. I do not know how much longer we shall be here, an hour, perhaps, or a day. I propose to keep the fire burning brightly all night, and when daylight comes I shall make a big smoke to attract attention; however, while we are here you pay a dollar for every drop of water you use."

The enraged man snatched at the cheque book. "Give me another pint," he snarled, signed the cheque and flung it from him.

"Correct," said the doctor as he glanced at the slip of paper before folding it away with the others. "This is even colder and

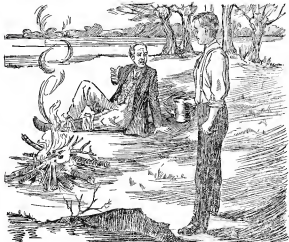
clearer than the other," he said when he returned with the water. "You see I dug a pit in the sand to filter the water, as that in the river is pretty thick." The old gentleman drained the cup in three gulps, then closed his eyes. "You should drink more slowly, sir," admonished the doctor, smiling when the millionaire made no reply.

Time and again before the foggy morning came did the sufferer wake to buy

The doctor nodded. "For our bodies, certainly, for they will not imagine that we are alive," he replied.

"When will they get to us do you think?" asked Morton wearily. He looked at the water can as he spoke.

"Soon, I hope," replied the doctor soothingly. "You can rest assured that a searching party will start as soon as they miss us, and in this case they will at once work down



"However, while we are here you pay a dollar for every drop of water you use."

drink, each time finding the doctor watching at his side patient and wakeful. He would call for drink, sign the cheque without a word, drink the water, then drop off into lethargic slumber. When he awakened the last time and saw that morning had come he looked about him eagerly.

"A thick fog," he muttered. "Do you think a search will be made for us?" he asked abruptly.

stream as rapidly as possible. I would go for help, if it were possible, but the stream on both sides of the island runs like a mill-race. We must be at the rapids, some twenty miles below the city, which I have heard about."

"I wish you would wash my hands and face," said the old man petulantly, interrupting the doctor's speculations.

Bringing the can full of water the young

man did as he was asked, then combed the scanty gray hair. "You will miss your daily shave," he said smiling.

"I wish that was my only trouble," was the peevish reply.

Taking out pen and paper, the doctor figured a moment. "You may write me a cheque for \$15,360, Mr. Morton," he said.

The old man scowled at him. "For what, pray?" he demanded.

"One quart of water, used to bathe you," offering his pen. "I'll do nothing of the kind," declared the enraged old man, his eyes red with rage.

"Oh, very well," said Green carelessly, tucking the pen back into his pocket, "but let me tell you now that you will not get another drop to drink until you do."

The two men looked at each other for a long minute, then the eyes of the old man fell as his tongue swept his dry lips. He let his eyelids fall and lay chewing anxiously on nothing for awhile, then stole a furtive glance at the river, another at the patient man at his side, finally yielding to nature's demands and filled out a cheque which he passed to the doctor, who suppressed a start.

"This—This is for thirty thousand seven."

"I want the other quart to drink," interrupted the sufferer, and Green smiled as he put the cheque away carefully. Bringing the water, he assisted the old man to drink. Finally satisfied, the millionaire went to set the can down when he let it fall, spilling nearly half of the precious fluid. With a smothered curse he flung the empty can away, then lay glaring at the doctor until he fell asleep.

They were weary hours for Greens, who fed the fire with wet drift-wood, which sent into the still air a dense column of smoke. Once, when the old man wakened, the doctor suggested that he swim the rapids and bring help, but the helpless man shuddered.

"What if you were drowned?" he gasped. "I'd be left here to perish in horrible torment. No, stay with me. I want a drink," a grim smile touching his pallid lips for an instant.

Notwithstanding that Morton was burning with fever and racked with pain, he finally rebelled, refusing to sign another cheque. He shook his fist at his companion in impotent rage.

"Doctor Green," he cried, "you are a brute, a— a fiend! You are taking advantage of my helpless condition to extort money from me. You—"

"I beg your pardon, Mr. Morton," interrupted the doctor, "I am taking no advantage of you, only of opportunity. The old fellow came knocking at my door, and I have him by the whiskers. Do you not remember telling me so lately as last Thursday evening that a man is justified in taking advantage of any and every opportunity to make money. That the inexorable law of supply and demand—"

The rage of the millionaire was almost unbounded. "But who in the name of the Fiend would ever have thought that I—"

An admonishing hand waved before his flaming face. "Gently, gently, Mr. Morton," cooed the doctor, "that has absolutely nothing to do with the case," he argued, "any more than hunger had to do with your flour deal. They had to have bread, you have to have drink. You had the flour, I have the water, and that is all there is to it. I do not ask you to buy, sir, but as the river water is not potable I dug a little pit and now have a supply of clean, cold water, and of that I will sell you, if you wish to buy. I am only following the hint you gave me last Thursday evening, Mr. Morton, and until our friends get to us—"

By a desperate effort, which wrung drops of perspiration from his brow, the millionaire propped himself up on his elbow and shook his fist in the doctor's face.

"I'll not sign another cheque," he screamed. "I'll be damned if I do. Do your worst. Let me perish of thirst. I'll stop payment on the cheques. I'll—I'll—"

Loud cries from across the river caused him to stop, and he fell back exhausted as Green sprang to his feet and ran to the water's edge to answer the call. When assured that the two men on the island were the ones they were seeking the men hurried away, and presently the doctor saw a boat coming down the stream manned by two men. Springing ashore they shook Green's hand eagerly.

"However did you escape?" asked one of the men.

The doctor told his story briefly. "We were looking for your bodies," said the man, "for we never dreamed that we should find you alive. How is Morton?"

"Lying there with a broken leg," replied

the young man. "What caused the flood?" he asked.

"The big reservoir broke," was the reply. "The water was seven feet deep in the business part of the town, and had it happened earlier in the evening the loss of life would have been appalling. Four men were drowned as it was."

The doctor now devoted his attention to the injured man, getting him ready for the return trip. He was putting his little syringe away when Morton asked:

"Can we not get a message back to town, Mr. Wellington?"

The man laughed cheerfully. "That has been attended to long before this, Mr. Morton," he replied. "There is a little town a mile from here, and Thompson went there so soon as we knew that you were alive." Then aside to the doctor: "Is he ready to be moved?"

"In a few minutes," replied Green, watching Morton's drooping eyelids, then he knelt and held the can of water to his lips. "You can give me a cheque for this tomorrow," he said slyly.

Numbed with drugs, the old man was almost unconscious of the trip back to the city, and when in his own bed at once sank into a deep sleep. Green refused to leave him until the broken leg had been attended to, and calling in a couple of brother surgeons they soon had the injured limb in a cast and the patient put to bed. After a time Morton opened his eyes and looked about him.

"Where is Myrtle?" he mumbled.

The two doctors exchanged glances and left the room, and the girl came in, her eyes red from weeping. She paused to receive her lover's caress, then hurried to her father's side.

"Oh, Papa," she choked, "I was so frightened—How do you feel now? Is there anything I can do for you?"



"Presently the doctor saw a boat coming down the stream manned by two men."

"I—I want a drink of water," he muttered.

The doctor sprang to the sideboard and filled a glass which he offered to the old man, who reached to take it, then paused, looking up into the young man's face.

"What is this to cost me, doctor?" he asked.

The young man's face flushed and his deep eyes glowed. "That? That is ice water, Mr. Morton," he replied as he drew the wondering girl to him, "and I am afraid it will cost you your daughter."

The old man took the glass and drained it without a word.



A Problem for Two

A Tinkling Financial Crisis in Which a Young Woman Played a Spectacular Part in Helping the Man She Admired Safely Pass Through a Terrible Ordeal—How a Sweetheart May Sometimes Come to the Rescue, Even in the Management of a Bank.

By Elliott Flower in Putnam's and the Reader Magazine.

SHE played and sang for him, but he was so absorbed in his own thoughts that he was guilty of the unpardonable sin of forgetting to turn the music for her.

Then she took him by the hand, led him to an armchair, pushed him into it, drew up another chair, and seated herself directly in front of him.

"You are in trouble," she said, resting her elbows on her knees and her pretty chin on her hands, and looking him squarely in the eyes. "What's the matter?"

"I am troubled," he admitted.

"What about?" she demanded.

"The bank," he answered.

"Oh," she returned, with a sigh of relief, "I was afraid it was something serious—that perhaps you couldn't get that little house that we looked at."

He smiled faintly at this. Nothing was serious to her that did not directly concern their matrimonial plans.

"Perhaps I can't," he said, "but that's only an incident of the trouble."

"An incident?" She looked at him bewildered. How could a matter of such importance be an incident?

"Well, it would be an incident of the failure of the bank, wouldn't it?" he asked.

"Is the bank going to fail?"

"I don't know." His anxious frown deepened. "I may force a failure."

"How absurd!" she cried, laughing. "You force your own bank to fail! Why, of course you won't."

"Oh, you don't understand!" he exclaimed; "you can't understand! It all depends upon the decision I reach between now and to-morrow morning. We can't continue without taking the money

offered; we can't take the money offered without putting it in jeopardy. To refuse deposits is to force an immediate failure; to accept them involves a risk."

He did not tell her that a prison sentence was included in this risk.

"You must do what is right, of course," she said soberly.

"But what is right?" he cried in desperation. "That's what I've been trying to decide; that's what's driving me crazy! I hoped for a little respite with you this evening, but the problem is on every page of your music and rings out with every note of the piano. What is right?"

"Why don't you ask Daddy?" she said. "He knows everything about business matters."

He did not reply to this suggestion at once: there were many things to be considered. Peter Quan was a depositor—one of the largest depositors in a bank that had no very large deposits. He was also a cautious man of business, and a cautious man, knowing the situation, would make all haste to withdraw his deposit. Such a withdrawal at this time would be a serious—probably a fatal—blow. Much as the young man would like to favor Peter Quan, his father-in-law-elect, if a crash became inevitable, he was naturally averse to inviting the crash. Nevertheless, he decided to take this risk.

"I'll submit the problem to your father," he said gloomily.

"He's in the library," said the girl. "I'll go with you."

This decision cost Oliver Cottrell a hard, if brief, struggle. The Holton State Bank was dearer to him than anything else in the world except Susie Quan; he had made the bank, and he was its Vice-

President and Cashier. The President was a figure-head. Cottrell, scarcely thirty years of age, was the only man in authority who had had any banking experience or training; his judgment was accepted and his word relied upon in all things, as was natural, perhaps, in view of the fact that he had organized the institution. It had one larger and older rival—the Holton National Bank—and the rival carried about all the large accounts of the town. But the State Bank, with its capital of \$50,000 and deposits of \$400,000, had seemed to have an excellent future before it, and Cottrell felt that he was almost surely sacrificing that future when he carried his case to Peter Quan. The situation was hazardous at best—his own judgment might compel him to close the next day—but this was like giving up his last chance without a struggle. Still, having decided, he went ahead without hesitation.

Quan looked up at them with a smile when they entered the library; then his smile changed to a look of puzzled inquiry. What could be the meaning of so much gloom? He put down the book he had been reading and motioned Cottrell to a chair. The girl, anxious but unable to understand more than that the trouble was serious, sank into the cushions of a couch and waited.

"What's the matter?" asked Quan.

"The bank," answered Cottrell.

Quan gave an exclamation of surprise; he understood the seriousness of any sort of a bank trouble.

"Insolvent?" he asked.

"I don't know," answered Cottrell. "I think I can pull through, if there's no run, but you know the law."

"Yes," said Quan, "I know the law."

"It is insolvent if it fails," said Cottrell; "otherwise it is not."

Quan nodded his head understandingly; the meaning of this rather extraordinary statement was clear to him.

"If it should be closed within the next month," Cottrell went on, "it would be declared to have been insolvent at this moment; if I accept deposits to-morrow morning, and fail later, I will certainly

be held to have accepted those deposits after the bank was insolvent."

Quan again nodded understandingly; he knew the penalty, but it was not a thing to be discussed plainly before the girl.

"But I think I can pull through," Cottrell added desperately. "A rumor of trouble would close us up sudden, but, barring that, I think I can pull the bank through."

"But you are insolvent now," said Quan, with slow directness.

"Technically, yes; but no bank ever closed yet that was not technically insolvent for a time before actual insolvency was admitted. Oh it's an unjust law!" he cried angrily. "No responsible officer of a bank in trouble can be safe under a strict interpretation of that law: it is so easy to see when a bank became insolvent after it has failed, and so difficult to see that it is insolvent until the final blow comes. Only the coward—the man who surrenders weakly—can be sure of escape; the man who fights for his bank does so at personal risk, and can be saved only by the liberality of those in authority—a liberality that is almost forced by the cruel injustice that the law, unmodified, would do."

"We must take the law as we find it," said Quan.

"A prosecutor with a grudge would have the head of any closed bank at his mercy," insisted Cottrell; "no bank ever failed that was not, by actual figures, insolvent before it stopped receiving deposits, and yet banks in worse plight than some of these have pulled through. It's an awful situation to face, Mr. Quan."

"In its main purpose and effect," asserted Quan, "the law is wise and good, whatever of injustice may be possible under it; but, anyhow, we must deal with it as it is. Your bank is insolvent—"

"Technically," interrupted Cottrell, holding tenaciously to his point. "You can't say that a bank is more than constructively insolvent if it does not fail, and I believe I can save it."

"How do you stand in the matter?" asked Quan bluntly.

Cottrell did not grasp the meaning

of this for a moment; then he flushed quickly.

"My record is absolutely straight," he declared earnestly. "Faithful judgment in the matter of some loans and securities is all that can be charged against me; I have covered up nothing, and no borrower has had more from the bank than the law allows."

"Why, of course," the girl put in, as if even a hint of anything else was an absurdity, if not an insult. She had been trying, without success, to follow the conversation understandingly, and she felt that she had to say something. Her father paid no attention to the interruption, but Cottrell gave her a grateful smile.

Do the directors understand the situation?" asked Quan.

"No."

"You should put it up to them."

"They'll put it back to me," retorted Cottrell. "I talked with two of them this afternoon, and they rely on me; I talked with the president, and he relies on me. It's my bank; I've managed it and made it, and I've got to decide. Not one of them is a practical banker; not one of them really understands; not one has ever had to do anything but look wise and approve my reports and suggestions. I've called a meeting for to-morrow before the bank opens, but the decision is up to me."

A glimmering thought of the \$9,000 of his own money that was in the bank flickered through Quan's mind. If the bank remained open another day he could withdraw it; otherwise it would have to take its chances with the other deposits. He could ill afford to lose that money, but—

"Close up!" he said with decision.

"Oh, Daddy?" cried the girl with almost a sob.

"Think what it means!" pleaded Cottrell. "There will be a loss to everybody that may be unnecessary. With fair luck I can pull through; if people don't get frightened—if nothing leaks out—I've got a chance. Think what it means to me—and Susie."

"I am thinking of that," said Quan judicially. "According to your own state-

ment the bank is insolvent this minute; the books will show it. You might be able to pull through, but the chances are you could not—"

"The chances are I could."

"You have no right to risk it."

"Risk what? The \$450,000 already in my keeping? or the trifling sum that will be deposited in the next few days? A failure would tie up all of that money and lose much of it. I think I can save it all. Do you mean to tell me I mustn't try? If I fail to save the bank, the actual loss will be no greater than it would be if I closed up to-morrow morning—perhaps less. A little would be added to the sum in jeopardy, but that is all. Must I abandon that \$450,000 trust to protect a few thousands? I tell you, Mr. Quan, I don't want the additional deposits; if I could refuse them without closing the bank, I'd do it—I'd fight it out with what there is—but it can't be done; I've got to choose between the interests of the \$450,000 already in my keeping and the paltry sum that I shall have to accept for deposit to keep the trouble secret, and one choice—the fair, the right choice in this case—means additional risk for me. No man can say that my bank must fail on the present showing—I don't think it need fail—but I've got to make it fail now, or suffer the consequences if it fails later."

Quan considered this passionate protest thoughtfully and discovered a new point of view.

"What's the exact situation?" he asked.

Cottrell went over it briefly, while the girl, pale and nervous, listened eagerly to details that she could not understand. In effect, the bank had some bad loans and some uncertain and temporarily unmarketable securities. How much loss there would be on these no man could say. Much of it might be secured in time; if not, the average profit-showing indicated that it could be charged off within a reasonable period. But the bank clearly could not meet its obligations at that moment: a whisper, a breath might wreck it. The situation was perilous but not hopeless, although it looked much worse to Quan than Cottrell's deep

personal interest would permit it to look to him. A receivership—always costly—would mean a heavy loss on the questionable items, especially at this time; without a receivership the \$450,000 of capital and deposits might be saved intact. But there was the risk.

Quan left his chair and walked up and down the room, followed by the anxious eyes of Cottrell and the girl.

"You must see him through, Daddy," whispered the girl.

Quan heard, but he gave no sign of hearing. He was not a rich man, and the \$9,000 now in the bank represented all his ready cash.

"You are insolvent," he said at last. "The only safe thing to do is to close the doors."

The girl gave a little cry and buried her head in a sofa-cushion.

"What would you do?" asked Cottrell. Quan, who had paused when he spoke, resumed his deliberate walk up and down the room.

"Are \$450,000, a bank, a man and a girl to be sacrificed to save a few thousands from risk?" Cottrell persisted tensely. "Is the bank nothing? Must I ruin myself and throw away the money already in my keeping for the sake of a comparative trifle that I don't want but can't refuse without disaster? What would you do?"

Quan continued his walk in silence for a minute or two; then he stopped suddenly in front of Cottrell.

"No man can decide for another in a matter of such deep personal significance," he said. "I have told you the safe course to take, but it is for you to decide whether it is the proper one."

"Oh, Daddy, help him!" pleaded the girl, looking up tearfully.

Quan gave her a quick look and turned again to Cottrell.

"Of course I shall treat this as confidential," he informed him.

"Of course," said Cottrell, failing to grasp the entire significance of this.

"Being confidential," Quan added, "I shall base no action upon it in the matter of my own money."

Then Cottrell understood: Quan would not withdraw his deposit, and that was

a matter of great importance. But, somehow, Cottrell felt that this put him in the position of taking an unfair advantage of the older man.

"Oh," he said quickly, "I release you from any implied obligation as to that."

Quan resumed his walk, frowning as he considered the details of the situation. He could practically force the closing of the bank by merely threatening to withdraw his money if it remained open; he might even save his own money and still close the bank, if Cottrell decided to open in the morning, by acting on this release then without previous notice. It was easy to justify this, too, on the ground that it insured the personal safety of the young man, whatever the latter's inclination might be.

"I do not wish to encourage you to run a dangerous risk," Quan said at last, very deliberately, "but my deposit will remain undisturbed for the present. You may consider that there is \$9,000 in your possession for which there will be no immediate call and upon which you will have to pay no interest. Beyond that the problem is yours."

Cottrell did not thank him: the understanding was so perfect that any expression of gratitude seemed unnecessary and out of place; but he fully understood all that this meant, including his own responsibility.

"I shall decide before morning," he said. "It seems to me worth the risk, but I shall go over it all many times before the directors meet."

The girl clung to him a minute, then tearfully let him go.

"Daddy," she cried, throwing herself into her father's arms when they were alone, "oh, Daddy, you're going to help him, aren't you?"

"Little girl," he replied gently. "I've done all that I can: he must make his own fight now."

Quan opened his mail absent-mindedly the next morning. His thoughts were busy with the Holton State Bank: he pictured the all-night mental struggle through which Cottrell had had to go; he put himself in Cottrell's place, considering the certainties and uncertainties of every possible course of action; he

reflected on his own interest through his daughter; he speculated as to the result.

Would the bank open for business?

He felt quite sure that it would, and he was not at all certain that he ought not to have taken such action in the matter of his own deposit as would have prevented it. There were risks that no man ought to be allowed to take; on the other hand, the money already involved was entitled to as much consideration as the little that would follow it. The situation was exceptional in some details.

A bank draft dropped out of a letter he was opening, and it was large enough to shut off the consideration of outside matters abruptly. The accompanying letter explained that a certain old mining deal that had cost him considerable money since he first became involved in it some years ago, had been closed up. He was not getting back the total of his investment, spread over many years, but his partner in the venture assured him that they were lucky to come out with so small a loss.

He pushed the rest of the mail aside and picked up the draft. There was money ready to his hand—a large sum. Cottrell's problem became merely incidental to his own: they were allied, but he had one to settle for himself. His personal account was in Cottrell's bank; Cottrell's bank was shaky, to say the least; Cottrell's bank already had \$9,000 of his money; should he risk any more? Had he a right to risk any more? In justice to his family, ought he not to use this check to reopen his account with the Holton National Bank—an account that he had closed up when he went over to the state bank?

But that consideration of family—the very thing that should speak for conservatism—brought up the pitiful face and plea of his daughter. "You'll help him, Daddy, won't you?" And, unless matters were much worse than represented, this ought to pull him through.

"Devil take it!" muttered Quan, angry with himself. "I ought not to do it, but of course I will."

His watch told him that it was ten o'clock, so the bank was just opening. However, there was no hurry about the

deposit, and he went back to his mail. Having settled the question, he dismissed it temporarily from his mind.

A little later, as he was finishing the dictation of his correspondence, his cashier appeared in the doorway.

"There's a run on the State Bank, Mr. Quan," he said; "I thought you'd like to know."

"A run on the State Bank!" repeated Quan slowly.

"Yes, sir. I don't know what the trouble is, but a run started as soon as it opened this morning. Very likely it's just a foolish scare."

"Very likely," returned Quan. "I don't think I shall disturb myself about it." But somehow the words did not ring true, and his face expressed a different view. "They are paying off, of course," he suggested.

"Oh, of course."

"Yes, yes, of course," said Quan quite unimpressed of what he was saying. And then, as the cashier was about to retire, "By the way, Briggs, you must have some of those old National Bank deposit slips out there, left over from the days when I did business with them."

"Yes, sir."

"Bring me some."

It was not necessary to hit Briggs with a club in order to get an idea into his head. If you had asked his opinion of the State Bank situation any time after that, he would have told you that he had reason to believe it was in a very bad way. But he brought the deposit slips without comment. Quan filled one out. He hesitated a little over it, but he filled it out. Then the telephone bell rang.

"I'm coming to the office, Daddy," was the message that came to him in quavering tones.

"You'd better stay where you are, little girl," he advised gently.

"I'm coming to the office, Daddy," she repeated. "I've sent for a carriage. Oh, Daddy—" It ended with a sob.

He scowled at the National Bank deposit slip and the draft, lying on the desk before him. Then he tore up the slip, and a moment later he made out a new one.

"He hasn't a chance," he said to himself, apologetically. "He's gone, and keeping open only makes it worse—for him."

The picture that this brought up was painful, harrowing; but he got draft and slip in his pocket and went out to wait for his daughter on the sidewalk.

When she arrived he quickly took a seat beside her and instructed the driver to proceed to the Holton National Bank.

"Oh, Daddy," she cried hysterically, "we must save him. I telephoned him that we would when I heard what was happening."

"Why, little girl—"

"Oh, we must, Daddy!" she pleaded. "Think what it means to him—and to me. Somebody said it might send him to jail," she added in almost a whisper. "If he tries to keep open—"

"He is trying; I told him to." Her little head went down on her father's shoulder, and she began to sob convulsively. "I—I know you can save him, Daddy, you're so wise and good and strong, and— Where are we going now, Daddy?"

"To the National Bank."

"Oh!" The clouds seemed to clear suddenly, and she looked up at him with a new hope. "To get some money for him?"

Quan hesitated, but only a moment.

"Yes," he said, "to get some money for him."

A large crowd was in and around the Holton State Bank. A few there were who had the confidence to make deposits, but the great majority were withdrawing their money. Within the bank Cottrell was directing affairs, outwardly confident but inwardly despairing. The day had opened with good news: certain of the bad paper promised to be good, the prospects of a manufacturing venture to which advances had been made having become unexpectedly bright. But there was no immediate help in that, and, somehow, a rumor of trouble had got abroad.

"With a little time," groaned Cottrell, "we could pull out safely, but they are giving us no time."

Nevertheless, he paid and paid and paid, with outward cheerfulness and con-

fidence, hoping that this apparent readiness would stay the run.

Then there came to the front entrance to the bank a carriage containing a man and a girl and many sacks and packages.

"Officer," called Quan from the carriage to one of the policemen keeping the crowd in order, "clear a path there! I want to take some money into the bank."

"Money! Those who heard surged about the carriage, but the policemen spring forward and drove them back."

"Clear a path!" ordered Quan sharply, "and give me a guard! I want to make a deposit!"

There was a struggle, but a path was cleared. The turmoil occasioned by this served to direct the attention of others to what was going on, and, for a moment the interest of all except those nearest the paying-teller's window and actually within the bank centred on the carriage.

Out of it stepped a girl—the proudest girl that ever emerged from any carriage! She had been crying, but she was now radiant in the thought that she—little, helpless, unsophisticated she—was the chosen messenger of hope and relief. In her arms she carried gold in bags to the limit of her strength, which was not great. It was better so, for this would require more trips and give a larger idea of the total. Quan did not overlook even the little points when he put his mind to a problem, and he remained on guard in the carriage.

With a policeman on either side, the girl took her burden of gold to the receiving-teller's window.

"What's this?" asked the teller.

"A deposit by Peter Quan," answered the girl, speaking out bravely that all might hear. She had been coached by her father as they brought the money from the National Bank.

"How much?" asked the teller.

"I'll make out a deposit slip as soon as I get it all in," answered the girl.

The teller was wise: he opened a bag and let the coins jingle on the counter. The ring of gold has a very reassuring sound.

Back and forth the girl went with her police escort, sometimes carrying pack-

The Executive's Buffer

How Leaders in the World's Great Industrial and Business Concerns Devote Their Time and Attention Only to Large Matters—The Men They Employ to Steer Them Clear of Trivialities, Annoyances and Undesirable Visitors—Importance of the Private Secretary and his Special Work.

By Kendall Banning in System Magazine.

THE test of what is most valuable to a man is to find what he treasures, economizes and protects most.

Applying this test, it is the great executive's time that is his most valuable possession. Not money, for that he can gather or borrow. Not men, for those he can hire and train.

But his time is restricted, and compared to the work he must do it is impossibly short. And it requires the most accurate system in his method of work, the most careful selection as to just which out of the myriad of possible details shall be placed before him, and the most tactful personal subordinates—in order that he may get the best production out of that most valuable possession, his time.

The functions of a private secretary are to relieve his chief of work. Of course, there are other functions, too, and they vary widely in individual cases. But the aim of each, when reduced to its lowest terms, is to save the time and energy of the principal.

The duties of a secretary of a big business executive range from those of a stenographer up to those of a personal representative who handles all business except such as requires the final decision or personal presence of the principal.

As a rule he guards his chief rigorously. He handles the greater part of his correspondence; he makes his appointments; he interviews his callers; he answers his telephone; he schedules his duties; he sidetracks cranks; in brief, he reduces the actual work of his chief to its fewest and simplest terms, besides being intimately conversant with his business affairs. Indeed, so effective are some secretaries

that only a very small percentage of the business that comes to the office penetrates into their chief's sanctum at all.

An example of the daily work of the typical secretary gives an idea of the work which is required in the offices of the big executive.

Of the many hard working business executives in the country, Paul Morton, president of the Equitable Life Assurance Society, has the reputation of being one of the most industrious. This does not mean that his hours are the longest—although as a matter of fact he reaches his office shortly after nine o'clock in the morning and stays until five or six—but that to an unusual degree he eliminates the wastes of both his time and energy. From the moment he enters the office until he leaves, Paul Morton means business—scrupulous, direct, straight-from-the-shoulder business that includes no side issues.

Mr. Morton is a typical western product. From the beginning he has been associated with western concerns, young, vigorous, growing. He has borne business responsibilities that have left him little time for pleasantries or formalities. He has stripped his conversation at his desk of all verbiage, and his manner of all frill. Visits to his office are brief and to the point. Paul Morton has carried this western manner to the east, and is accomplishing as much by it in New York as he did in Chicago.

In his purpose to concentrate himself only on matters that cannot be delegated to others, Paul Morton has had the support of his secretary, John Nordhouse, another westerner. Mr. Nordhouse was formerly connected with Mr. Morton's

ages of bank notes and sometimes bags of coin. Some of the coin was silver, and some of the bank notes were not of very large denomination, but the crowd did not know that, and, even so, the deposit was a very large one. No such sum of actual cash ever had passed under the eyes of any man present.

The movement at the paying-teller's window began to drag: men who had fought for a place in line seemed to hesitate when they reached the goal they had so eagerly sought. Their eyes strayed to the growing piles of cash, stacked plainly in sight, behind the receiving-teller's grating. One man dropped out of line with the remark, "What's good enough for Pete Quesen is good enough for me." Another, pushing his check through to the paying-teller, suddenly changed his mind. "Give that back," he said sheepishly; "I guess I don't need any money to-day." The man behind him, being thus brought to the window, passed on without a word; the next took his money apologetically; the fourth tore up his check ostentatiously and started for the door; several, farther back in the line, dropped out and watched the girl with a pretence of mere idle curiosity; a new arrival excitedly asked about the rumors.

The man to whom the inquiry was put,

having himself retired from the line only a few minutes before, yawned wearily.

"Oh, some blithering idiot started the report that the bank was in trouble," he answered.

"Is it?" asked the new arrival.

"It's got the Bank of England beat to a frazzle," was the reply; "it could pay off the national debt."

The rum was broken; only three men remained in front of the paying-teller's window, and they were at some pains to explain that they were only drawing a little for their immediate needs.

The girl sprang lightly and happily into the carriage after her last trip. Cottrell had met her at the window and his eyes had told her what he could not put into words, but he had been able to assure her that, with this respite and the reassuring news from certain of the doubtful risks, the bank was wholly safe. His voice trembled a little when he said it, and there was a suspicious moisture in his eyes. A man does not escape so great a peril without showing some emotion, especially when it is his sweetheart who comes to his rescue.

So she was quite happy—so very, very happy, after this period of mental stress, that she snuggled up to her father, put her head on his shoulder and fainted.

A Boston firm recently offered a prize for the best definition of what constituted success. A Kansas woman was awarded the prize, and this was her answer:

"He has achieved success who has lived well, laughed often, and loved much; who has gained the respect of intelligent men and the love of little children; who has filled his soul with the love of his task; who has left the world better than he found it, whether by an improved poem, a perfect poem, or rescued soul; who has never lacked appreciation of earth's beauty or failed to express it; who has always looked for the best in others and given the best he had; whose life was an inspiration; whose money a benediction."

father, J. Sterling Morton. After his death, he became secretary to the son. Paul Morton brought him to Chicago when he became vice-president of the Santa Fe railroad. He brought him to Washington when he became Secretary of the Navy, and he brought him to New York when he became president of the Equitable. This long association with Mr. Morton has given Mr. Nordhouse an intimate knowledge of his chief's business and social associates, and has qualified him to handle the greater part of the business that comes to the office.

Less than a quarter of the mail addressed to Mr. Morton ever reaches him. Circular matter is eliminated by the mailing department of the Equitable. Correspondence that passes this first barrier goes to Mr. Nordhouse's desk. Over half of it is in turn referred to the various departments to the business of which the correspondence relates, and when answered is stamped "By reference from the President's office." The remainder, which consists of inquiries that require Mr. Morton's personal attention, is placed upon his desk every morning. His replies are either outlined to Mr. Nordhouse or dictated to a stenographer as circumstances require. When this correspondence is cleared away, the way is paved for the day's work.

The duties for each day are written on a calendar pad on Mr. Morton's desk. These duties are tabulated weeks in advance by Mr. Nordhouse, but only the engagements for the present day are listed on Mr. Morton's pad. A duplicate schedule is kept by Mr. Nordhouse, whose duty it is to remind Mr. Morton of each meeting which he should attend and to announce each visitor as he arrives. In this way Mr. Morton's time is kept occupied with really important matters; the rest are handled by his secretary.

The only telephone connection with Mr. Morton's office is via Mr. Nordhouse. Does the speaker want information about the Equitable? He is referred to the proper authority? Does he want Mr. Morton's views on certain political issues? Mr. Morton does not give interviews on these topics. Is he a personal

friend? The name must be recognized by Mr. Nordhouse.

Probably ninety per cent. of the telephone calls are thus disposed of by Mr. Nordhouse. The same proportion of visitors are similarly handled. The remaining ten per cent. represent telephone calls and visitors whose business can be attended to only by the principal. But they must all receive the O.K. of Mr. Nordhouse.

Mr. Morton's office is a sanctum that can be invaded only by Mr. Nordhouse, who alone has authority to enter unannounced. Officers of the company occasionally enter when their errands are pressing, but even they stop to inquire of the secretary if Mr. Morton is engaged—as he usually is. And the official watch-dog is always there to guard him from intrusion.

Unlike most eastern executives, Mr. Morton transacts practically no business from his home, or at his clubs. He rests while away from the office as completely as he concentrates himself while in it. He is easily accessible to all who have business of real interest to him—after it passes the inspection of Mr. Nordhouse. But he wastes no time with idlers. His letters are as short and crisp as his interviews. He does business on the principle that a straight line is the shortest distance between two points. It is the job of Mr. Nordhouse to keep the number of these points down to the minimum.

Like many other active executives, Thomas F. Ryan arrives at the office late and leaves early. That does not mean, however, that his working hours are short. On the contrary, Mr. Ryan is one of the busiest and most sought-after men in New York. It is because of this latter fact that his time spent at his office is purposely brief, and is devoted exclusively to the reception of visitors who call by appointment, and the consideration of matters that require his personal attention that day. These matters are brought to Mr. Ryan's attention, so far as possible, in order of their importance, in the form of a tabulated list prepared by Mr. James W. McGlone, his secretary.

To the secretary falls the duty of keep-

ing a record of all the business obligations of Mr. Ryan. To the former they appear as a long list of appointments and duties that are scheduled for several days in the future. To Mr. Ryan, however, they are in the form of a short list of duties for the present day only—duties that must be met within the next hour. In this way Mr. Ryan is enabled to concentrate his attention upon the subject immediately at hand and to avoid the sub-conscious anticipation of problems or appointments to come—a highly important relief for an executive whose interests are varied and responsibilities exacting.

At times Mr. Ryan has attended as many as thirty directors' meetings a week, and in many of them he has taken a prominent if not leading part. Such meetings, of course, are slated for days or weeks in advance. Mr. Ryan, however, drops them from mind entirely until the conferences leading up to them fall due or the meeting hour is at hand.

In this way his energies are reserved for each problem individually—a freedom that can be appreciated by any business man who feels the responsibility of fulfilling his impending appointments and of keeping track of his time. Should visitors be present at a time that is scheduled for other appointments, Mr. McGlone reminds Mr. Ryan of the fact and the interview is concluded. In this way also is Mr. Ryan relieved of the responsibility of excusing himself from a caller; the act is accomplished in such a courteous but firm and business-like manner that no alternative remains to the visitor but to leave.

But a considerable part of Mr. Ryan's work is done before he arrives at the office at all. At his home on Fifth Avenue is an office where he is secluded from all of the business world with the exception of that small portion of it which has direct and intimate associations with the executive. Here he retires after breakfast and is met by Mr. McGlone with a map of the day's work. Such correspondence that cannot be attended to by Mr. McGlone, acting for his chief, is taken up by Mr. Ryan personally and the replies are outlined or, in important

cases, dictated by him. By the time that Mr. Ryan reaches his desk, usually about 11 o'clock, the details of the day's work have been attended to and the remaining hours are devoted to the solution of the big problems.

Between 1 o'clock and 2 o'clock Mr. Ryan takes his luncheon, which is usually brought in on a tray. Occasionally he goes to the Lawyers' Club with business friends who meet him by appointment. At four o'clock or earlier the work of the day is concluded and Mr. Ryan leaves the office, usually for a relaxation at his home.

Does anyone want an interview with Mr. Ryan? His correspondence goes to and is answered by Mr. McGlone, either with or without the knowledge of Mr. Ryan, dependent upon the nature of the request. Does anyone want to talk to Mr. Ryan by telephone? Mr. McGlone is on the wire.

Does anyone wish to see Mr. Ryan personally at the office? Mr. McGlone is there to see him. But unless the business is of real interest to Mr. Ryan, the outsider will get as far as Mr. Ryan's official buffer—who authoritatively handles ninety per cent. of the business which comes to the office.

Mrs. Hetty Green, who has the reputation of being the richest as well as the most active business woman in the world, resents the implication that she fails to do her secretarial duties herself. Her office is in the Chemical National Bank on Broadway, where she has been assigned a desk in one of the compartments on the banking floor. Here she is not only safe from intrusion, but has immediate access to the officers of the bank, which handles her interests.

Generally speaking, the bank is Mrs. Green's secretary, but specifically, Mr. Newton D. Phelps, who is connected with the bank, attends largely to Mrs. Green's work and to this extent is her private secretary. Mrs. Green comes to the bank daily, issues her instructions through Mr. Phelps, who, as an official of the institution, carries them out.

Mrs. Green is difficult to approach, as she refers all inquiries and callers to the bank, which, as an impersonal agent, is

thus enabled to relieve its patron of a very large proportion of her labors.

If anyone has any proposition for John W. Gates, the famous stock broker, he must first convince Mr. Harry Evans of its soundness. Mr. Evans has been connected with Mr. Gates as office boy, stenographer and finally as secretary for thirteen years, and is not only well-versed in Mr. Gates' methods, but knows practically all of his business and personal friends and associates.

Mr. Evans reaches his office at nine o'clock in the morning. For an hour he goes over the mail, tabulates Mr. Gates' duties for the day, including committee meetings and appointments, and takes up the details of the office routine. At ten Mr. Gates arrives and takes up the matters brought to him by Mr. Evans, giving his attention first to matters of special moment that Mr. Evans has selected. From ten until one o'clock, the lunch hour, Mr. Gates is busy receiving callers or attending meetings—sometimes six or

eight committee gatherings a day. Each visitor must first give his name and state his business to Mr. Evans in case he is not known, but as the big majority of Mr. Gates' callers are his business associates, a stranger is a comparative rarity.

Like a few other secretaries, Mr. Evans has direction of most of Mr. Gates' personal business, and checks up and pays his household and club bills in much the same manner as the office bills are paid—a duty that saves Mr. Gates no small amount of time and energy.

To economize time during business hours, Mr. Evans acts as notary public for Mr. Gates. As the office has some demand for such services, Mr. Evans fills the important role at considerable convenience to the firm. Mr. Evans never accompanies Mr. Gates on his trips, but remains at the office to carry on the routine; all important communications are forwarded to Mr. Gates, together with such reports as enable him to keep in touch with his interests.

Masterson's "Bargain" Motor Boat

How he was Bound to Have a Pleasure Craft, and the Vicissitudes which he Encountered Finally Drove the Amateur Enthusiast Almost to the Verge of Utter Collapse—Drastic Measures Taken to Get Rid of the Stagnant

By George Allan England in the Outing Magazine.

I.

BILL MASTERSON, he bought the Wasp, anyhow, so it's his loss, not mine. We all told him not to, but Bill was adamant. Know what adamant is? Of course! Ever see any? Why—er—no. Neither did I; neither did anybody; but we all know about it just the same. Bill was like it.

He paid one hundred good American bucks for the contraption—think of that will you?

"Now, don't!" I told him. "Don't you give fifty! Why, she's second-hand—"

"But only three years old!"

"And her engine's all burnt out—"

"But she runs?"

"And she leaks—"

"But she floats!"

"She—"

"But—"

"Oh, well!" I snapped. Then I walked away and left him on his top-sided dock, gazing out over the lake. I saw it wasn't any use to argue. Two or three motor-boats were spadding away, here and there; that put-put-pattering of theirs was heavenly music to Bill. So I just shut up and vamoosed with all kinds of dignity.

"Go it, Bill, if you want to!" I reflected as I went up on my front porch and sat down in my big cane rocker. "Thank the Lord I've got horse-sense enough not to get the chug-chug fever!"

Then I lit a panatela and opened my paper to the trotting news. Horses—ah! Now you're shouting, mister! There's some fun in horseflesh, but gasoline—pshaw!

Next morning Bill took a trial trip with Hallman, the owner of the Wasp.

That sealed his fate. Hallman sure was a good one with machinery—knew precisely how to juggle the boat along, what with adjusting the woozier, keeping the jiggerce turned to a hair, breathing twenty to the minute and parting his mustache by calculus.

He and Bill passed me as I was sitting on my porch, feet on rail, smoking as per usual and reading turf. They both waved hands at me; kind of patronizing waves, exultant and gasoline-proud. You know how it is—anybody propelled on land or water by an olfactory-engine has full license to look down on everybody else as unsoaped proletarians. But there, I'm not going to moralize. All I want is to set forth what happened next—to Bill.

Seems like that was his first and only lesson in chauffeuring, for Hallman, d'you see, was going back to Boston next day. Simply had to dispose of the Wasp before he went; otherwise wouldn't have taken two hundred for her. I know, because Bill told me. Well, anyway, you can't learn all the hair-trigger-dingbats of a gas engine in one lesson. We—that is, Bill—found that out later.

He and his missus came out to supper with me and mine, that evening. And he certainly did talk wise. He also emanated rare perfumes of benzine and bilge water; and his hands were in full mourning. But he beamed, just the same, and between bites it was:

"Cut her off a trifle, and—advance the spark, see?—pass the bread. Thanks. You want to tighten the grease-cups once a day, and—I'll thank you for that butter. Then you let the oil drop fifteen per minute; steak? Yes. If she back-fires, that shows she's getting too much—tea? of course. Yes, that is good cake. Must



clean the muffler once a month. Another cup, if you don't mind—and you've got to strain it through chamois to keep the dirt out—"

In spite of the ladies, I almost said 'Well!' again.

III.

That night, Hallman brought the Wasp round to Bill's wharf and left her. Then a check for a hundred changed hands, and Bill owned a motor boat! Also the ex-owner made his polite-adeux and hurried back to town; but he left an instruction book, so Bill felt safe.

"Now, don't!" I advised Bill again, when he proposed taking a moonlight spin in the Wasp that very evening. We were all of us down on the wharf, of course, rubbering away to beat the cars, and Bill was explaining it all to us—Bill, who used to love his rowboat so much, and his canoe—used to paddle round the shores where the maples and alders over-arched, or lie and smoke under the willow shade. None of that for him now! No, sir, he looked like Tubal Cain or Vulcan or some of those other Old Testament fellows, down in the bilge of his boat, telling us all about it while we goggled at the rods and cylinders and things and tried to believe we liked the smell.

"Better not," said I, as he insisted on his moonlight spin, wanting to glide over the silvery sea and all that sort of thing (he claimed). He even quoted some poetry, with his face smooched. "Now, don't! Better wait till morning, till you can run by the book, eh?"

Bill snorted at that. "Book nothin'!" he retorted. "I can run her by touch, that's what! Seems like it's a kind of instinct already. Guess I'm a natural born mechanic. Come on for a spin!"

I objected, but Bill was so persistent I had to give in at last. I warned him beforehand, though, not to expect me, a horseman, to take any real interest in his odd boat.

Bill never minded that at all—just told me to sit down and keep still. Then he shoved off and jumped in—at least, part of him jumped in—about half. The rest of him flopped horribly in the water, like

a dying sea serpent. Mrs. Bill and my missus shrieked while I hauled Bill aboard.

Pretty soon we were ready to start again. I sat down on the boat's back piazza, ready for anything, everything.

The Wasp really was a good looker, y'know; twenty-footer, torpedo model and all that, painted with silver paint like a steamship. The paint and varnish had got peeled off in spots and the engine was rusty, but that didn't faze Bill. Nothing could.

"Keep still, you!" he commanded, "and we'll be off in a moment!"

Bill as a prophet was all to the strictly bad. He jiggled with things for a while, and then beckoned me with a Napoleonic gesture.

"Come up here and take the wheel," he directed. "When she starts she goes fast, and I want to keep her out of these blasted lily pads, see? You can steer, of course?"

"Surest thing ever!" I asseverated, as I went forward and seized the spokes. I sat down again and waited, watched to see the Wasp dart ahead like a thing of life (the way boats do in books, eh?) but she didn't dart for a cent. Bill picked up the starting-crank and adjusted it to the fly-wheel. He cranked the engine. She didn't catch. Cranked her again. Ditto. The third time, his crank slipped off the wheel and something went "bop!" onto the floor-boards.

"Oh! Oh-oh!! Oh!!!" yodeled Bill, with one knuckle in his mouth. He danced as he sang.

"Is it—is it skunk?" I ventured apprehensively.

"Skunk?" He grabbed the finger with his left hand and went like he was pumping water. "Skunk? Look?"

"Gee!" said I, peering in the gloom. "Better wrap that up in your handkerchief before you try again, hadn't you?"

Bill wrapped it up, growling; the next two times the handkerchief sort of lightened the blow as his fist hit the boards.

"What in—Halifax is the matter with this here crank, anyway?" asked Bill, in a cross between a prayer and a shriek, as he danced, dripping, on the floor-boards. I never heard a profaner word than that



"Kind of patronizing were existent and gasoline proud."

Halifax. It was just blood-curdling. All this time, you know, the Wasp had been drifting, accompanied by little sympathetic squeals and bits of advice from the ladies, drifting out among the lily pads. The moon kept playing hide-and-seek with the knitted clouds.

"Guess I've got too much gasoline on," said Bill at last, when he'd grown calmer. "I'll shut off a little."

Bill shut off a little, and cranked her again, several times. Still she wouldn't catch. We drifted out farther and farther.

"Got a match?" quoth Bill. "I'm going to have a look, here, and see what's wrong."

"Aw, don't!" said I. "Can't you smell the vapor? Are you ready for the Great Beyond? I'm not, anyway; you'd better go slow!"

"Pshaw!" boasted he. "Who's afraid?"

"Me," said I. "What's that?"

Something sounded over the waters: "Put-put-put-put-putty-putty—"

"Must be Freeman's launch coming round the point—let's wait and see. He'll tell us what's wrong, all right!"

We waited. The ladies, discouraged, retired into the camp. Pretty soon Freeman's dory-built boat came spluttering in to dim view.

"Hey! Freeman! Freeman! Hold on a minute, will you?"

"Anything wrong over there?"

We allowed there was, and he came in 'longside us and cut off; brought his boat to a stand at our gunwale. He had an electric flash-lamp. Leaning over into the Wasp he flicked it round the motor. After a couple of minutes he said, looking very wise:

"Here—you're disconnected, that's all." And he pointed to a battery-wire that lay supine on the bottom of the boat where Bill's feet, milling round in agony, had caught and wrenched it away from the commutator-umptometer-thing. Bill murmured "The Maiden's Prayer" and went to work splicing the wire. Then he cranked the engine again and—by Jing! she caught! Caught as fine as silk! We were off!

Say, it was fine—I had to admit it, myself. Barring the fact that out—I mean his—propeller had twisted up and was lagging along about a hayrackful of submarine floor, the Wasp behaved splendidly. She hardly intermittently at all, but tended strictly to business and split the waters like a miniature liner. Bill was radiant. He tended the engine, while I steered. I never saw a man tinker with anything so whole-souledly as Bill did with that little engine. He caressed her, coaxed her, fed her, crooned to her—I didn't know but he'd take her in his lap and rock her to sleep before we got back from our tour

round the lake. But he didn't have to—she went to sleep all by herself, about half a mile from shore, on the way back; and this time no fiddling and no fussing had any effect on her; she was plumb hypnotized and we didn't know the combination word to wake her with. After about an hour's hard labor we gave up—got out the oars and rowed her home. She rowed heavy, too.

"Never mind," said Bill, "you'll see some goin' to-morrow."

IV.

Next morning, Bill's knuckle was swelled up like a drum-major's chest. He could hardly bend the finger at all, but he remained enthusiastic. I heard him at 5 a.m. pattering with the Wasp, baling her out, tink-tink-tinkering, talking to himself. "He's sure going plumb off his nut," thought I, turning over for another nap.

Bill tinkered till breakfast time, when he came in with a smeared face and Erebus hands, and bolted his grub. Then he went right out to the Wasp again. I went out, too. She certainly did look fine, riding at the wharf—long and graceful lines, shiny silver paint and all. She was an all-right boat, I had to admit it. The only drawbacks were that she seemed to be taking in water all the time from somewhere, and that she wouldn't go.

"The leak's right there," said Bill, pointing to the stern. "Water must be coming in round the propeller. She needs packing, that's all."

"Yes," thought I, "packing and shipping to Patagonia," but I didn't say anything. I didn't want to gaff a crazy man too hard. After a while, "Found out what the matter is with the engine?" I asked casually.

"Why—er—er, yes, in a way. The mixing-valve seems to have come apart somehow. There's a kind of disk-and-spindle business in here, see? and the disk's come off the spindle, that's all. It keeps coming off, in fact. I've poked it on twenty-two times already this morning. Now, if I could only unscrew this piping, here, and turn the valve over, so, why, I might get at it. But—"

I climbed down into the Wasp. After

a minute's inspection: "Why don't you just unscrew this cap, here?" I asked. "You can get at the inside that way a whole lot quicker." I'm no mechanic, of course, but you see I still had my usual human brains left me, which Bill hadn't.

"Why—er—I thought that was all one solid piece."

I had to smile. "Here," said I, "give me that wrench!"

In about three minutes I had the thing open and the spindle-disk-woodzool out of it. Then I hammered 'em together and put 'em back.

"There," said I, "I guess that'll hold her for a while."

"Thanks, awfully," said Bill with abject gratitude. "Try a spin with me this morning!"

I had been planning to ride my bay mare, "Aline," out to Berlin Plantation that day; but somehow I wanted to stay with Bill and see how many more kinds of dum fool he was going to make of himself, so after a little cogitation I accepted. "But I'll let him run his boat to suit himself," thought I. Conclusively I told myself that whatever happened I'd never get up any real interest in motors. Horse flesh for mine, every time.

"Say," asked Bill sort of apologetically, "would you mind getting some of those weeds off the propeller for me? I'd do it myself, only my hand's all bandaged, y' see. All you've got to do is roll up your sleeve and reach down—and—then—" He told me all about how to get those weeds, as though I was a babe. I only smiled, as I took my coat off and rolled up my sleeve. Then I dangled myself over the side of the Wasp. By stretching my arm almost out of its socket I could just grab a few of the lily stalks at a time; I severer thought there were so many lilies in the whole lake as there were on that propeller. I got 'em all off, though, after a while, and rose up in an apoplectic condition. There was my Missus and Bill's on the wharf; wasn't it disgusting? They were making remarks, too. I gathered that they thought I was on a par with Bill; they said something about my being in the same boat with him, anyway—I just had to shut my jaw, or I'd have said something back. Women—humph!

Well, we had a bully little trip, that time; it was fine and dandy! The engine worked like a charm. Starting away from the wharf we fouled the propeller on a sunken log and had quite a time getting it off; but Bill and I shoved with the oars, and the ladies pulled on our hitching strap—cable, I mean—so we managed to clear after a while. And, as I was saying, we had a slick little run down to the village landing. That is, almost down there. When we'd nearly arrived, the mixing-valve began to go chink-chink-chink, and the engine stopped. The Wasp swung round in the trough of the waves and stopped, too.

"Spindle's out again," announced Bill, cheerfully. "Here," and he handed me the wrench.

"Let's row in," said I. "It looks like it was going to rain."

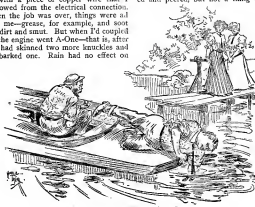
"Pshaw," answered he. "Row nothing! The Wasp has got to move under her own power, or not at all, that's what!"

So I fixed the spindle again, and the rain came down and wet us both—the just and the unjust. It took me half an hour, that time, because I tied the disk on with a piece of copper wire that I borrowed from the electrical connection. When the job was over, things were all over me—grease, for example, and soot and dirt and smut. But when I'd coupled up, the engine went A-One—that is, after Bill had skinned two more knuckles and I'd barked one. Rain had no effect on

the Wasp. I know, because we ran her all the rest of the day, up and down the lake, and the rain never once stopped Pinkey little engine, I tell you. The way she'd shoot that craft through the waves, peel 'em off to the sides or fling 'em all over her, and swirl up the cream at her flat stern was just beautiful to see. Horrefish you say? Mumm—yes, horses are fine; but then, a fellow ought to be broad, tolerant, ready for any sport, sympathetic with all, eh?

Bill and I were kind of tired, that night, what with running the Wasp all day, but in spite of sarcastic and foolish remarks from the women folks we sat up talking things over till about one a.m. I decided before going to bed that I'd send for a few catalogues of motor boats. No—wouldn't own one as a gift, but I'd like to be informed on the subject, just like anything else. Aw, what you grinning at?

Bill must have overslept next morning, for I found myself up and out on the wharf before him. (My Missus says it was before five, but I know it was half-past.) Lo and behold, no Wasp! I looked and peered, but not a thing of her



"They were making remarks too."

could I see. It was a rough, showery morning, with a heavy off-shore wind. Well, all of a sudden I spotted the boat a mile or more down the lake, driving and wallowing plumb for Major's Island where the surf runs so high on the sharp rocks. She had somehow slipped her moorings and gone adrift. I saw there wasn't any time to lose, so I hopped into Bill's skiff and got busy. Rough? Bumping the bumps would be Nirvana by comparison. But I caught her, just the same, right this side of the Island. Scrambled aboard and hustled to start the engine. She didn't spark any more than a dead elephant; and all the time ker-splash! the big waves were assailing me.

Not a particle of life in the blamed engine—not a scintilla! She'd flop her wheel, grunt and die every time, with me out in the middle of that big lake like an ant on a shingle. Got careless with the current, and six batteries with the induction coil to shove 'em cavorted through my anatomy till I managed to let go. But they do say electricity's good for the nerves—afterward.

Then, all of a sudden, Lord knows why the Wasp caught! I drove her up against the wind and waves like a runaway train and brought her home triumphant, skipping and dashing spray, heaving, plunging—say, it was great! Whew, but the Wasp could go when she had a mind to!

V.
She was half full of water again when we went out to look at her next morning.

"Good thorough repairing, that's what she needs," opined Bill.

"Overhauling, inside and out," I added. "I'm with you!"

So we got some tar and oakum at the carriage shop, and tools and stuff, and sailed in.

First of all we took the engine all apart and dug out the goo; then we packed the leak and hammered it full of tar. Somehow a stick wouldn't do to jam it in with, so we had to go at it barchanded. Tar is spready stuff, that's right. Then we put the engine together again. Did it O.K. except for bending the shaft a trifle. Oh, there was one little bolt that didn't seem to fit anywhere, though I must say we

hunted conscientiously for a place to put it. Silcked everything all up about seven o'clock (no, didn't want any supper I tell you!) and decided to go for a spin.

For some reason she wouldn't explode. We looked in the book. It said that sometimes the cylinder needed blowing out. I told Bill I'd crank if he'd blow.

"Sure!" said he, and inverted himself at the mixing-valve with a lungful of air. Bill, upside down at the valve, see? waiting to blow.

"Now!" I hollered, giving the crank a hard throw. Say, what'd you think? The engine blew first! So Bill lay round in the bottom, trying to extinguish his whiskers and shrieking things at me. (Burnt hair smells disgustingly, don't you think so?) No matter, the Wasp was going anyway—backward. I steered. After a while Bill protested, but I told him I didn't dare stop, for fear we couldn't get going again. Then he rose up and tried to argue with me, but I kept him at a distance with the starting-crank, and gradually he quieted down.

So we had a fine little moonlight run, after all. Naw, it didn't matter which end was first. She ran just as well either way. Fine accommodating boat, the Wasp.

We ran round the lake a couple of times, next morning, but there didn't seem to be quite so much fun in it. The Wasp was just a lee-tle mite aggravating. We didn't seem to have stopped that leak, after all, and what with the tar round the place, the bilge got full of smelly black water; also the propeller hammered on account of being bent, and the engine had locomotor ataxia or something about all the time. That there spindle-busticator came off again, too, and we got water into the muffler and the engine back-fired and coughed and blew hot water all over us; and Bill skinned his knuckle again which was careless of him, just when it was almost healed. Then, on top of everything, the spark-plug got to leaking when we were a mile from home, and squeegeed gummy goo-y stuff out on top of the cylinder, and the spark went all to the bad, so we—got out the cars. You know the rest. Got home just before lunch; met the women

folks coming in from a drive with the Hamflins. Couldn't help noticing how nice and slick "Aline" looked; something about her generous lines that isn't half bad, eh? Looks strong and reliable and sure to go, any old time, and all that sort of thing. Seemed like Bill was casting sheep's-eyes at his canoe, too, but I couldn't be sure. Motor boating's grand sport, though, elegant! You go tearing along through the waves, spray flying, hair flapping, and all that, and—naw! the diet doesn't matter! Diet's healthy; you've got to eat a peck, anyway, haven't you?

VI.

Funnest thing, deuced odd, poor old Bill went off his trolley all of a sudden, just as we were getting through lunch. Something must have set him off; a look or a sniff from Mrs. B., or something. Anyhow, he jumped up, his chair clattering over backward, ran to his room, dashed down wildly with his loaded revolver in hand, and made a run for the wharf. We all jumped up, too, and "Save him! Quick!" screamed Mrs. Bill. Out we



"Got a match," says Bill.

rushed. There was Bill, casting off the mooring line like a maniac.

"Bill! Bill! What you up to?" I yelled, waving the carving knife that I still held in my hand at him. The ladies cowered behind me; I advanced cautiously.

Bill turned on me.

"You stand back," he gibbered. "I'm going to assassinate this here Wasp right now, that's what! You, too, if you try to stop me! Keep off!"

"I'm with you, Bill," I yelled. "Hooray! Lemme at it—!" And I made a dive for the boat, too. The ladies, squealing, did a quick duck for the camp.

I grabbed the painter of our rowboat and jumped aboard. We shoved off, put oars to the devilish old torment and rowed her out into deep water, maybe a hundred yards from shore. Then Bill hauled out his pistol and just naturally filled the hull with bullet holes—punctuating his shots with oratory. In spouted the water, six big streams, through the jagged punctures. The Wasp was dying. We freighted her with execrations, climbed over into our rowboat and cast off, watching, eager as wolves that watch the wounded stag die. Down she drooped, and still



"Filled the hull with bullet holes."

down, going under by the head; that is, for a while. Somehow she didn't go 'way under; something seemed to be holding her up. What—the—dence?

"Air tanks, of course," said I all of a sudden. "One in each end; she'll float till judgment day with those zinc boxes of hers!"

"Lemme at 'em," shouted Bill. His eyes looked bad; I saw he meant trouble. "Lemme at those tanks, quick! I might repent; I've got to kill her before I do."

We jumped aboard once more. Bill seized the screwdriver and I grabbed my carving knife and we just everlastingly went at those air tanks, I tell you. Down on our knees in the water we stabbed the Wasp to death as fast as frenzy and the power of human muscle could do it.

"Plunk! plunk! You will skin my knuckles, will you? You will twist up in the lily pads—and tangle the line—stab—and ooze goo—and burn my whiskers—stab! stab!"

"And smell and sputter and break down and bust up and leak and get loose and rattle and rack and jam and clog—stab!

—and squeak and have heart failure and scald me and faint and die?"

"All right then, die! Die!"

Stab! stab!

Say, we murdered the Wasp in A-One style, no mistake. In rushed the water and out gag-gag-guggled the air and down went the venomous thing, down, down, down in fifty feet of cold dark water; down, down, never to rise again if we can help it!

We jumped into the rowboat just in time, and watched the Wasp disappear with grim, glum, supreme satisfaction. She went down with a swirl. The last bubble didn't come up for five minutes. We waited for it.

Then said Bill, said he:

"Next time you catch me monkeying round a good thing in broken-down, used-up boats, d'you know what I want you to do?"

"?" ? ?"

"Snake me right square away as quick's you can before I get—"

"Stung!" said I.

A Common Place Business Career

The Men Who Have Come Back Home to Finish the Fight for a Competency for Themselves and Their Families are as Solid a Class as One Can Generally Find in Any Business Community.

By Forest Crosby in the World To-day Magazine.

IF you shoot at a rabbit and miss it, just wait where you are and it will swing around and give you another shot. So with folks. The ordinary man is fairly certain to bring up again at the place from which he made his start, especially if he gets a cold deal out in the world which he goes out to conquer. The country towns of the United States are well sprinkled with this kind of men—solid men, in middle life, who have "come back to stay."

I guess there are at least a million men who belong to the Back Home Club. Most of them have failed to set the world on fire, while a lot of them have made good in a quiet sort of way and there is something solid and settled about them as a whole.

But there is generally a real story behind these back-home folks. For years this didn't occur to me; perhaps I never would have thought of it if a writer—who once worked on the local newspaper and finally came back and bought a country home in Strawberry Point—hadn't once remarked to me that the place had more good stories in it than you could find in a year's file of the best magazine published. That opened my eyes, and I made up my mind to put in my leisure evenings this winter setting down on paper my own experiences. Some day that boy of mine may like to look them over.

Now a good starting point will be to ask the question: About where do I find myself to-day? In years I think of myself as a young man—but my oldest daughter is sixteen and I am a little past forty. My house is pointed at as one of the big old places of the town; it occupies nearly half a block and I have fixed it up

with the idea that it is to be my home for time to come. I told the carpenter that I wanted the front door to be a good one and a wide one, because I expected that some day a few of my friends would carry me out of that door, when I was all through.

My little red leather private account book shows that I am worth about \$40,000; but the real estate which I own will be worth more than that by the time it passes into the hands of my children—if they don't get it before it's good for them to have it. I am one of the directors of the local bank and some of the townsfolk accuse me of running the politics of the place. Well, I've had to, for business reasons, to a certain extent. I guess I employ about as much labor as any man in the community.

What has it taken to get to this point? How has the journey been made? Well, I started by working my way through the town school by taking care of horses and cows. My folks were too poor to do anything for me after I was thirteen, except in the matter of board. It was harder for a boy to earn a quarter than to pick up a dollar now. I never received above fifty cents a week for any one job of choring, and most of the stables which I tended brought me twenty-five, thirty and thirty-five cents. But, by getting up early and working late, I managed to make my chores bring me about \$3 a week on the average. The whole point of it is that when I finished high school and got my diploma I had saved up about \$300. Then I was ready to go into business!

It seemed to me that a high-school graduate ought to be able to go into something that wasn't dirty and common,



so I got the agency for an insurance company. That was genteel and the right sort of thing for an educated man! It took about eight months of soliciting insurance to separate me from all but \$150 of my savings. Then I began to look for something common and dirty enough to pay. I was then eighteen.

The best chance I could see was in the livery business with a bus line as a "feeder." With my \$150, and credit with the men who had known me from childhood, I scraped together a few old rigs and rented a big stone barn. Then I hustled. There wasn't a train which I failed to make, early or late. And traveling men who wanted to be driven to the smaller towns of the country never found me afraid of any weather which they were willing to go out in.

Livery stable help is not generally of an ambitious kind; but I simply had to get the work out of men and boys I hired—and I got it! The lessons I learned in that old stone stable in the art of handling men have been worth thousands of dollars to me.

Well, at the end of ten years I sold out that business for \$7,500 and saw my way clear to making a comfortable fortune in short order. The World's Fair was just opening in Chicago and I rented a stable in the most fashionable quarter of the South Side. When I had started into the livery business at Strawberry Point I said to myself, "If I can ever own this old stone building, a half a dozen good rigs—buggies which show their varnish, and horses a young man likes to drive when taking his girl out for a ride—I'll be perfectly satisfied; I'll never ask for anything more." But when that had been realized I only laughed at my boyish dream and said: "I'll be satisfied when I own, clear from debt, the best livery establishment on Chicago's South Side!"

My Chicago location was all right and so was my outfit; but there was no money! The panic of the nineties was at hand and it took me only a year or two to lose every cent I had saved in the previous ten years. I was broke, but Strawberry Point folks didn't know it. I had made good there and so I figured that there was the place for me to

start over in. I was sure of finding some friends and some credit there, so I determined to join the Back House Club.

There was no opening in the livery business there, so I started a little lumber and coal yard. Once more I said to myself: "If I can do a one-team business and clear the stock from debt I'll be satisfied." My ambition had dropped a peg or two by my World's Fair experience. I hired a boy to run the little ten-by-twelve office while I hustled the business and did the work. In six months, however, I had things going and had to put on another team and another man.

About that time my competitor sold out to a company of city men. Suddenly I woke up to the fact that the carpenters who had been buying of me right along were going to the other place for their lumber. Old friends who had always done business with me would get my figures on a bill for a new barn or house and would not return. Contractors who had been my steady customers dropped me like a hot cake and bought all their materials at the other place.

Of course it didn't take me long to discover what was the trouble: I was up against the trust. Of course it was in a small way, but the methods and the result were the same. The company against which I was competing was simply a retail outlet of a big wholesale lumber business in the city. The idea was to put me out of business and then control the field. They had pulled the carpenters and masons away from me by giving them commissions on all materials used by them and bought at that yard; the contractors were cinched by a heavy cut of prices, and so were the farmers and other independent buyers.

This company had all the capital it needed, and more, while I had practically none and was doing business on my credit. Night after night I studied over the situation and could see nothing but ruin ahead, unless I could think of some way out of the ordinary course of business by which to dispose of my stock at a profit. Just as I was about in despair, the idea came to me: Why not meet the situation from the other end? Why not make your own trade by going into the

contracting business yourself? Times had become fairly prosperous again and there was considerable building going on in the town and the surrounding country. There was also a good demand for inexpensive cottages for working people.

Here I asked myself whether I had any training which would serve me as a basis for beginning this new venture. At the time I started in the lumber and coal business a little thing had happened which opened my eyes to the necessity of being able to size things up at a glance. One summer evening a threshing-machine man drove into my yard and said he wanted a little jag of soft coal—about five hundred pounds—with which to finish up a job. He had a combination water tank and coal wagon which is commonly used in connection with the threshing engine. I weighed his wagon and told him to go to the shed and throw on his coal. He was gone so long that I stepped out to the shed to see what was the trouble. On the way I noticed a little pool of water, but thought nothing of it at the moment.

"I'll be there in a minute," he called out as he saw me coming. When he drove on the scales I was astonished to see the scale-beam indicate a lighter load than when he weighed the wagon alone. Peering out of the window, I could see the top of the load of coal. Then the truth of the situation flashed upon me in a moment.

"Have I got about five hundred?"

"You've got a ton," I answered. "The only trouble with you is that you let a lot more water run out of that tank after weighing in than you intended. You overdid the matter by about a ton. Now go and unload that coal and never come into this yard again."

That taught me that I must learn to size up things in the rough and right on the jump or I would be cheated continually. So, from that time, I made a practice of guessing every load that came to the scales or passed the office window. By keeping continually at this practice I acquired the ability to estimate the weight of a load of coal or grain and the number of feet of lumber in a load and do it very closely.

Many farmers came to the scales to weigh their loads and I soon learned that the tricky ones had a knack of adding about three hundred pounds to the weight of a load of grain even when the man at the scales was trying to get the correct figures. After driving upon the scale platform with the load they would settle their horses back as hard as possible, thus depressing the load. Then, when they later weighed the empty wagon, they would reverse the process and have their horses pulling ahead until the tugs were tight. This, of course, had a tendency to lift and make the wagon weigh lighter. By repeatedly guessing wagonloads of brick and lath I finally became expert in arriving at the number in the load.

Well; as I looked back at all this practical training, I concluded that it would certainly help me in going into the contracting work, and that I could learn the contracting business in the same way I had learned the lumber and coal trade.

The first contract I secured was for the building of a five-roomed schoolhouse. I kept tab on how many brick each mason laid in a day, and on how many feet of flooring each man put down. The building of that schoolhouse was a school to me, and no mistake! Of course I might have left these details to a foreman, but when the job was through, what would I have known about what was a fair day's work for a carpenter, a lather, a plasterer and a brickmason? Nothing!

Then, on credit, I bought some vacant residence property in a new part of town, and began building some inexpensive houses. This was a different problem, and I studied every detail of labor and material cost. At night, when not engaged on the specifications of some cottage under actual construction, I put in my time on books of plans, until I became a sort of architect-in-the-rough. I was in the fight to win, and I spared myself nothing that promised to help out in the long run.

Soon I was able to estimate the cost of a house with very satisfactory accuracy, and could plan a house of good appearance and of convenient arrangement, on which the actual cost of construction was low. Generally, I was able to sell these

houses outright at a fair profit, sometimes before they were completed. When a home was finished and I could not find a customer for it, I rented it to a hard-working and progressive tenant. Later, I would say to the tenant: "Why not buy this house, put a small mortgage on it for funds to make a limited cash payment and then pay on the house each month just what you would hand me for the rent?"

This plan worked well, and as I multiplied the number of cottages, I found less and less difficulty in getting what money I needed from the local bank. The banker saw that I was doing business, that I had a knack for trade and that a powerful opposition had not been able to close up my yard. This made me a "good moral risk" in his eyes, for I had, to a certain extent, turned defeat into victory.

Lumber is a good thing to trade, and I soon found that I could trade lumber for building lots. Sometimes the men I traded the lumber to would give me a contract for the labor used in putting the material into buildings. Again, when I built cheap cottages on my own lots I could use up odd sizes of lumber, sash and doors which I had found unsalable. All this helped to make the yard, as a whole, pay a good profit. In other words, the very thing which had promised to put me out of business had driven me in to a new line, or rather side line, in which I had done well. At the end of my second year in the lumber yard, after I had been up against trust competition for about ten months, I was as good as whipped; one year later I had turned the corner and was in fairly good shape again.

But quite as important as this, I had learned a whole lot about the building trade. I had put up several small brick buildings, and had learned to look at a brick wall and tell closely how many bricks it contained and how much it cost to lay it. To be able to put a time book against a mass of material and know, off-hand, what the average result should be was more to me than I realized at the time, for the big test of it was to come later.

In fact, it came with the location of a

big state institution a few miles away in the country. The contract was a large one, and I determined to get it, and get it on the square, without a cent of graft. I scanned the contract and started in on the job in January, when everything was frozen tight. The railroad was under promise to run a spur out to the place for the transportation of materials. But the spur did not materialize. I saw that the materials would have to be hauled by team if the two "cottages" were finished on time.

The first days of that hauling were awful. The best and strongest teams could get through all right, but the poorer ones were continually getting stuck. The other teamsters would let the one with the stuck load shift for himself, with the result that there was a "cripple" somewhere along the road most of the time. Then I organized a system, putting the poorest teams at the head; then those behind had to come to the rescue in order to get the road cleared. I rode in a light buggy and was right on the ground to take personal charge of matters when trouble showed up.

Owing to the great expense of hauling the materials, I not only made nothing on the \$50,000 contract for the first two buildings, but actually had a loss of \$3,500, which looked decidedly depressing to me. But I took good care that no one should know or suspect this.

There was only one way out of the situation for me, and that was to get the contract for the other and larger buildings, and get the railroad spur put in. As I had made good on the first contract, under great difficulties, I had an advantage in asking for the others. Finally I secured them; they amounted to \$158,000, and covered three more buildings.

This time there was no default on the building of the railroad spur, for I realized that all my hope of profit was seeing the rails down and the materials going over them.

But even the track didn't leave me without plenty of troubles. That winter a hard freeze came November first and stayed until next April without a break of open weather. Only a contractor can understand what that means. Every

workman had to have a salamander going at top heat in order to do his work and all the water used had to be artificially heated. This made construction slower and also more expensive in every way.

But every night I knew just how many bricks and stone had been laid that day and what the work had cost. Each mason averaged 1,500 bricks a day, and those who couldn't or wouldn't keep the pace had to give way to those who could. The care of the actual construction work was light in comparison with the financial end of the deal. When work shut down, December 18, there was \$18,000 worth of material on hand and \$23,000 due and unpaid from the state, with every last man to whom I owed a dollar for either labor or material howling loudly for his money.

That December was a hot-house culture in finance for me. After I had made a few attempts to get the money due me, I could fairly taste graft in the atmosphere. When you find an official hunting for strips of red tape to stand on in order to keep your money away from you a little longer, there's only one conclusion to come to, and that is that he is holding his hand behind his back for you to drop a little hurry-up coin into it.

I needed that money worse than I'd ever needed anything before. I had started out on the plan that I'd run the deal straight and clean from start to finish and so I simply set my teeth together and determined anew to fight the thing through on that line. It seemed to me that a grafter must naturally be a coward, and I took my cue from this conclusion. Once more I demanded my money and complied with it the statement that the money was going to be paid and without any rake-off to anybody. This was put

up to the man who was blocking the payment, both by word of mouth and by letter, and a copy of the letter I wrote him was also sent to the surety company which was on my bond for the fulfillment of the contract. The play was a bold one, and in the open. Perhaps for that reason it worked well. I got my money—all of it. Do not think that all state boards are on the order of the one with which I had my fight, for they are not. Since then I have handled another big contract for another state board without any delays or difficulties whatever. And the man at the head of that business was a woman!

In looking back over the years since I started in the livery stable business, at the age of eighteen, I can see a few things clearly: that if you have made a good record as to honesty and hard work, the old home town is about as good a place to do business in as any you are likely to find; that if you are willing to become the absolute master of the details of your business, so that no one can fool you or pull the wool over your eyes, you can go to the head of the class, because few are willing to pay the cost; that a crisis or an emergency is often another name for a larger opportunity; that one need not be afraid to tackle a new and a bigger job, if willing to go at it from the bottom instead of the top, and put into it all the hard work and downright grubbing that he put into his first business venture as a young man. If I were to add anything to this, I would say: Don't despise being a Back-Homer. The men who have come back home to finish the fight for a competency for themselves and their families are about as solid a class as you are likely to find in any community—and you will find them in every town in the whole land.



A Bank Entirely Free From Private Interests

How the Reichsbank is Conducted With its 480 Branches—Although no Interest on Deposits is Paid the Increase in Business is Enormous—An Institution That can Issue Notes According to its Needs and Whose Shares can be Traded on the Stock Exchange.

From the German Export Review.

THE Reichsbank is not a Government institution; on the contrary, it is a stock company, whose shares can be traded on the stock exchange, like those of any other corporation, but it holds an exceptional and privileged position, in so far as it is exempt from German commercial law, being subject solely to the banking law of March 14, 1875, by which it was created. Control of the bank is confined by law to the supervision of a central committee as an advisory and consultative body to a board of directors and its president. The central committee represents the stockholders, and the directors and its president are appointed by the Government. The bank is free from the influence of any private interests, even that of the stockholders, save as their committee is consulted by the board of directors. The imperial chancellor has the right to supreme control, but practically the responsibility for its management rests with the board of directors, and most of all with its president.

The president receives an annual salary of 40,000 marks, with the privilege of residing in the bank building, rent free. The vice-president receives a salary of 18,000 marks per annum, and each of the other seven members of the directorate from 9,000 to 15,000 marks per annum, with an allowance of 1,500 marks each for rent. A mark is a coin containing exactly five grains of fine silver, value 23.82 cents. As the income of managers of private banks, because of extra percentage remuneration, largely exceeds the Reichsbank salaries, the directors repeatedly resign their positions to take offices in private banks.

The capital of the Reichsbank is 180,000,000 marks, and, notwithstanding that no interest on deposits is paid, its deposits at the close of 1907 amounted to 658,000,000 marks. Its business has increased to such

proportions that 480 branches have been established in that number of communities throughout the Empire.

The Reichsbank has the right to issue bank notes according to its needs, but is compelled to hold as a reserve in its treasury, as security for its circulating notes, at all times an amount of German money equal to one-third of the notes issued. This German money means gold, silver, nickel, and copper coin, and thalers issued by the former independent German States, gold in bars, or foreign coin, the remainder to consist of discounted promissory notes, with maturity limited to three months and guaranteed by responsible solvent creditors.

The reserve fund of the bank includes as security for its notes legal tender. In doing so the legislators took into consideration the non-circulating and non-interest bearing gold held in reserve by the Government in the Julius Tower, at Spandau, near Berlin, amounting to 120,000,000 marks. The volume of legal tender uncovered by metal which has been issued by the Government as "Reichskassenscheine" amounts to the value of the gold reserve at Spandau, which is supposed to represent the metal reserve for this legal tender, although there is no legal stipulation to this effect, hence its classification in the assets of the Reichsbank. The Reichsbank is required to cash immediately upon presentation at the Central Bank at Berlin all its notes in German money recognized as current and all notes presented at its branch institutions so far as the cash supplies and money needs of the branches permit.

The issue of bank notes above the fixed legal limits involves a tax of 5 per cent. on all notes not covered by metal, and necessitates a rise in discount whenever such an

emergency arises. The total amount thus paid by the bank to the Government as note taxes since 1898 up to January 1, 1907, was 17,000,000 marks. The bank's metal reserve and legal tender on January 1, 1908, covered 41½ per cent. of the bank notes issued, the legal minimum of the reserve being 33 1-3 per cent.

The annual dividend of the bank is 3½ per cent., the remainder of the profits being divided between the Imperial treasury and the stockholders, the first receiving three-fourths and the latter one-fourth thereof. Including the regular dividend of 3½ per cent., each share yielded a total profit of 8.22 per cent. in 1907.

THERE IS NO FAILURE

There is no failure. Life itself's a song
Of victory o'er death, and ages long.
Have told the story old of triumphs wrought
Unending, from the things once held for naught.
The battle's over; though defeated now,
Is coming time the waiting world shall bow
Before the throne of Truth that's builded high
Above the dust of those whose sides lie
All heedless of the glorious fight they won
When death obscured the light of victory's sun.

There is no failure. If we could but see
Beyond the battle line; if we could be
Where battle-smoke does ne'er becloud the eye,
Then we should know that where these perils lie
Accented in habilitations of death,
Sweet Freedom's radiant form has drawn new breath—
The breath of life which they so nobly gave
Shall swell anew above the lowly grave
And give new life and hope to hearts that beat
Like battle-drums that never sound retreat.

There is no failure. God's immortal plan
Accounts us less a lesson learned for man.
Defeat is oft the discipline we need
To save us from the wrong, or teaching heed
To errors which would else more dearly cost—
A lesson learned is ne'er a battle lost.
Where'er the cause is right, be not afraid;
Defeat is then but victory delayed—
And e'en the greatest vict'ries of the world
Are often won when battle-flags are furled.

—Thomas Speed Morby in Success Magazine.

What Happens to the Grouch

By Herbert J. Haggood.

"THE fellow's enough to turn milk sour. He may be a good man, but I wouldn't have him around."

The above was delivered by a business man and applied to an employee of an acquaintance. He had just returned from his friend's office, and this was his prompt judgment, forcibly expressed to his own partner.

It happened that I knew the fellow who was the victim of the grouch habit and could sympathize with him, says H. G. Custer in the *Worker's Magazine*. He was an unduly sensitive man, even to the point of painful self-consciousness. Remarks and actions cut him to the quick which would glance off unnoticed from the man with the thicker hide. Outside of all business considerations he had also had much trouble; had heavy family responsibilities, which weighed down his naturally ebullient spirits. He brought his heaviness with him to the office; could not throw it off; had no response for the joke of a fellow clerk; could not even drag himself out of his gloom to be pleasant to his employer, even though he saw that it was to his advantage to do so.

Not knowing anything of his private life or his disposition, his associates at once put him down as a "grouch." Those who worked by his side commenced to let him alone, thinking that he was offended at them. Each, in turn, became convinced that "for no earthly reason he has it in for me," and was barely civil to him. As he felt himself gradually shut out from good companionship, the "fellow who was enough to turn milk sour," and who really had nothing whatever against anyone in the office, commenced to feel himself unjustly treated, doggedly clung to his work, and spoke to no one unless it absolutely was necessary to the furtherance of his task. Day by day the situation became more embarrassed for everyone, and all on account of the one man who had brought his grouch into the office.

The boss himself saw it, and one of his valued customers who had been to the victim of the grouch on some matter connected with his department, and had received precise information, it is true, but unmellowed by a smile or an eye twinkle, buttonholed said employer and said: "Tom, what sort of a fellow is that you've out there, anyway? He's always like a thunder cloud."

When work happens to be slack Jones is the first to be let out, although measured by his real value as a worker there is no better man in the house. And when, at some future day, there is a vacancy in that house, does the boss, or anybody in the office, ever think of offering it to poor Jones? Never. One such season of pervading gloom, sourness, and general discomfort is enough for a business lifetime.

The Littlest Woman in the World

Princess Weenie Wee, the Smallest Living Human Being, is so Tiny that a Large Rat Could Kill Her—What the Race of Mankind Would Have Been had its Members in the Beginning Been as Diminutive as This Female, who is no Bigger Than an Ordinary Four-Months-Old Baby.

By Arthur Brisbane in the *Cosmopolitan Magazine*.

THE writer of this article, good-naturedly permitted to choose his own subject, elects to discuss a small colored lady called Princess Weenie Wee, undoubtedly the smallest mature human being now living.

The real and very sensible name of this microscopic young lady is Harriet Elizabeth Thompson. She was born at Bryn Mawr, Pennsylvania.

You will look at the pictures in this article before you read the words. We humans, when it is possible, use the eye rather than our recently acquired power of reading. We have been looking at things for a hundred thousand years or more. Reading has been known to the great majority of us for only one generation.

Having studied the pictures and become interested in this smallest, feeblest full-grown member of our human race, you will possibly explore this article for further information. With this strange little woman for a text and an attraction, one might succeed in fixing attention on almost any important dismal subject. I might discuss here the advisability of having people own the corporations instead of having corporations own the people. You would read on patiently hoping to hear about the dwarf. If the article dealt exclusively with the trusts and great public questions, you might not read it at all.

Were the desire to fix your attention on strange, foolish speculation about the fourth dimension, or the superfluosity of poverty, hunger and sorrow in a mercifully governed and very rich world, you would still read doggedly on, much against the grain, hoping in the end to hear about the dwarf and how she hap-

pened to have her picture taken beside the street-car-step.

There's a lesson in this article for clergymen anxious to fill their churches, for editors that want readers, for all human beings that want to fix and hold attention. Begin by pointing out some little thing, and the world will listen to big things. If this article were headed, "Serious Discussion of Problems Most Important to the Human Race," several hundred thousand readers would skip it with marvelous celerity.



The Diminutive Colored Princess Posing as Electric Bell

But when it presents to the attention of the world a negro woman, eighteen years of age, no bigger than the ordinary four-months-old baby, when it pictures and described the smallest living adult human creature, everybody reads.

No more irritating suspense. We have accepted the statement that an African midget will attract attention, where a scheme to irrigate the desert of Sahara would be passed by. We proceed to discuss the strange, fascinating, solemn little African woman that stopped growing when she was just over two feet high and is able, because she stopped growing, to earn more money in a real circus than Mr. Roosevelt can earn in the White House.

It would be interesting to know how many other human beings earn large salaries because they stopped growing, and how many have been prevented from earning money because they grew too big to please the mass of intellectual midgets that pay the world's salaries.

There's nothing complicated in the life story of this little human being. But it is interesting to think of her position in the world to-day and of that position as it would have been a few hundred years ago. Her career and her earnings illustrate interestingly the fact that the people have become king.

In earlier times this dwarf would have been a toy in the dining-hall of some king or duke. She would have made funny faces to amuse a brutal master, who would have amused himself further by using her to humiliate and irritate "great" ladies and "great" gentlemen, putting her before them, encouraging her to mock them.

In the old time this tiny being would have divided with some jester the honor of amusing a dull-minded, unimaginative sovereign. To-day she divides with various jesters called clowns the honor of amusing us Americans, the dull-minded and unimaginative king that we call The People. As the toy of sovereign people she earns her living under the canvas roof of a modern circus, instead of earning that living under the leaden roof of some old stone castle.

Human nature doesn't change rapid-

ly. We read with contempt of the ruler finding intense delight in the grotesque body of a dwarf or the humiliating antics of a jester, and we, the sovereign people, find our intense delight in the littleness of a midget, the somersaults of a clown, or the stupid peril of a woman in an automobile whirling in mid-air.

You would like to know something in detail about these pictures.

A photograph was taken on an ordinary flight of steps—giving a good idea of height. Those that have climbed the steps of the pyramids with a guide pulling in front and a guide pushing behind can see that in the life of this dwarf every staircase is an Egyptian pyramid, and every curbstone a huge stone wall.

See the midget's hand photographed against the hand of an ordinary human being. Are you plagued with the foolish superstition that makes men and women study lines in their hands and pay cunning palm-readers? Then the lines in the hand of this little dwarf may help to cure you of foolish belief in palmistry.

When you take the chocolate-colored hand of the Princess Weenie Wee, unfold the little fingers and put back the thumb, you find lines and wrinkles, "life" lines, "head" lines, "money" lines—lines enough to throw some great palm-reader into ecstasies. What do those lines mean? Nothing at all. Nothing has happened to that little woman, nothing will happen, except death putting an end to her big salary, to her little body, and to nature's unfair treatment of her.

The lines in that hand, like the lines in your own, are lines that were formed in the closed hand of the unborn child, all accidental, like the wrinkling of rose petals in the rosebud. Before you worry about some "life" line that stops short or some other line that goes too far, think about this well-named Princess Weenie Wee and her complicated meaningless palm.

This curious little woman is often frightened when a child speaks to her suddenly. And she is nervous in the streets with the crowds of human beings. But circus and a menagerie seem perfectly natural to her. In her imagination, the lion with his roar, the kangaroo

with the marsupial reticule in front, the wart-hog, the giraffe, and the hippopotamus are the commonplaces of every-day life. She looks upon an elephant as a man's natural conveyance, and cannot realize that her every-day circus companions seem wonderful and strange to other human beings.

Of the pictures that which has the most meaning shows the little dwarf mounted on a chair, pressing an electric button. It means that this frail, little being, utterly unable to cope with life in the old conditions, utterly useless in this world before man had mastered nature's forces, could now do as important mechanical work as the biggest man living.

For if, in spite of her smallness, this little creature had the right brain to guide her tiny finger, she could direct and control the whole power of Niagara Falls, its millions of horse-power. And by pressing that button in the photograph this little body could release and direct forces that would light streets and homes and move the population in a city of five millions.



Princess Weenie Wee on an Ordinary Staircase.

This little creature could direct the biggest steam-shovel at Panama, digging out more dirt than could be dug by fifty thousand full-grown men, or she could manage a giant crane able to lift a locomotive or the biggest stone in the pyramids.

She reminds us of the fact that physical size, on which man originally relied so largely in his struggles against nature and the animals, counts no longer. That little woman with a Gatling gun arranged to suit her size could smilingly defy a large herd of rhinoceroses and elephants mixed.

What sort is this smallest human being? Just like the ordinary American woman, only smaller. She has a very solemn face, her head is perhaps a little big for her body, for she retains in part the proportions of infancy. She has a well-developed forehead and a very earnest, pathetic expression.

She is excellently adapted, temperamentally and intellectually, for leadership in our modern society—especially in that which is called the "highest fashionable society." For she always talks about herself, and about what she likes and



The Hand of the Smallest Woman Compared with an Ordinary Hand.

what she does. Ask her any serious question and she will reply, "I like pork chops," or "I like chicken."

She is fond of jewelry and wears a good deal of it—funny little rings with funny little stones, just like the funny big rings with funny big stones for which bigger women struggle and sigh.

This smallest woman will think earnestly for quite a long time and then say, "I like my red dress the best." She usually wears the red dress. It has passementerie and a "train" or tail. And while she is on exhibition, entertaining the sovereign people, she walks up and down incessantly on a little platform with a railing twelve inches high to prevent her falling off. A baby elephant is exhibited near her, a preposterous little trunked creature that drinks milk out of a bottle and screams when hungry. The smallest woman doesn't try to conceal her jealousy of the smallest elephant and of the attention that it receives. She is a woman all the way through.

What would the race have been, what would have happened to human beings had they in the beginning, been all as little as this woman? The race would have been destroyed long ago, and the earth would now be sailing through space without us, the wild animals ruling, jungles growing thicker, deserts and swamps bigger, while waiting for an animal of appropriate size to climb through evolution into the dominating place, to become the earth's guardian and gardener.

A race of creatures as little as this one could not have survived. A big rat

could kill her. An ordinary cat would be to her what a tiger is to you. A fox-terrier could carry her away as a lion carries a beifer. If we should all become as small as she is, now that we rule with steam, electricity, gun powder, and movable type, the world might still go on and a midget race could rule it.

But we couldn't have started on that basis. We had to be as big and as powerful as we were, and at the same time not much bigger, not much more powerful physically.

If we had had strong claws, big jaws, we could have survived without thinking. Perhaps that is why the gorilla able to fight a lion, is still only a gorilla, while we, his despised weaker brothers, have become earth-ruling men because our weakness forced us to think.

That is wandering far away from Princess Weenie Wee, the smallest human being. You can see her in the great circus, buy her photograph and acquire impressions of her, her place, and her meaning in our society.

We must seem to her feeble little mind a strange collection of good-natured giants, carrying her to and fro, supplying her with the needed pork-chops chicken, and red dresses, keeping her warm, just as kind-hearted giant nature takes care of us, carrying us around in the warm sunlight, giving us the food and the dresses that we need, keeping us amused and contented with earth, our circus, happily ignorant of the real cosmic life in which we are all atomic dwarfs.

The day returns and brings us the petty round of irritating concerns and duties. Help us to play the man, help us to perform them with laughter and kind faces, let cheerfulness abound with industry. Give us to go blithely on our business all this day, bring us to our resting beds weary and content and undisheered, and grant us in the end the gift of sleep.—Robert Louis Stevenson.

Where Progress and Education Join Hands

How the Frontier Laborer is Taking Advantage of the Instruction Imparted in Camp Schools—The Way in Which the Crude Material Flowing to Canada is Being Transformed Into Loyal, Self-Respecting Citizens—The Process of National Assimilation and Its Requirements.

By Alfred Fitzpatrick.

MOST people will now admit the general principles that education is for all men, not for any one privileged class, that it means the development of the whole man—his intellect, will, affections, personality—and that it is the duty of the State to educate. In the past the tendency has been to educate one class and neglect another as in the Ancient Greek State, where ignorant slaves, who, because ignorant, became brutal and vicious, did all the manual labor; while the other class, philosophers, had leisure to study, and who consequently degenerated to mere effeminate refined gossipers. We have not wholly grown away from these tendencies. Men are being fitted for positions that do not exist. Thousands of young men and women are graduated from schools and colleges who are incapable of doing anything practical in the way of earning bread and butter.

A long course in college apart from contact with the world, is a one-sided kind of education, and is wholly inadequate in this busy work-a-day world. On the other hand a great army of men is forced to toil without mental or social uplift, and are mere ignorant slaves. The average boy leaves the public school from the third reader. These boys, as well as those who escape the school walls, without any education, should be followed with the advantages of an education to the woods and mines to the farthest confines of civilization.

After experimenting in lumbering, mining, fishing and railway construction camps in

Ontario, Manitoba, Saskatchewan and British Columbia, covering a period of eight years, I am convinced that the great majority of our frontier laborers need only the time, the place and the teacher to take advantage of an education, while earning their daily bread. I began my work by preaching to these men, but found it would require the "gift of tongues" to make oneself understood. My congregations were comprised of every nation under heaven.

One of the great problems confronting Canada and the United States at the present time is assimilation: How to take the crude material constantly flowing into these countries and make loyal, self-helping, self-respecting citizens out of them. In technical language it is how to bring homogeneity out of a heterogeneous influx of foreign immigration. The already congested populations of China, Japan, India as well as of many European countries are increasing at an alarming rate. They will soon spill over



Absence of Occupation is a Sleep Camp.

somewhere, and recent events have shown we are doomed to at least periodic floods, if not to perpetual inundation.

The things most urgently needed for the solution of this problem are a common medium of communication, and an environment suited to their needs. These are the first steps towards assimilation, towards a correct understanding of our national life and citizenship. This common language can only be imparted by instructors. Well qualified teachers should be placed at every camp in the land. This provision, of course, implies a school building and time to learn, a reasonable day's labor.

We and our children have this privilege partly at the expense of these very men. Why should not they themselves have it? Is it necessary to confine education to towns, cities and other organized settlements?

Correspondence schools reach a small percentage of men in the mining camps and railway employes, and in some cases are doing good work. They, however, cover only a small fraction of the available ground. Owing to the illiteracy of a large percentage of men in the lumbering, mining and railway construction camps, there is a work here these schools cannot overtake. Men who can neither read nor write can only be benefited by a resident instructor. Men who have an elementary education will be more likely to add to their knowledge under the direct inspiration and incentive of a teacher. Besides the influences for good in camps of young men of right habits and ideals cannot be over estimated.

In the absence of state initiative some individual employers and corporations have made most commendable efforts to improve the condition of their workmen. They have come to realize that to help a man on to his feet is a greater work than to accumulate millions; that wealth earned at the sacrifice of every noble ambition of the men who play the manual part in its production cannot lead to happiness; and that riches earned by slaves, whether in cotton field, forest or mine, prove only to be a curse and a source of national and family dissension. Railway companies are learning that em-

ployes of good and regular habits increase public confidence, and are spending money on reading rooms, libraries and car schools. A few employers, too, in the lumbering and mining industries are taking steps to ameliorate the lot of their men.

The public is more or less familiar with the history of our experiments to ascertain practicable methods of educating the shanty-man, miner, fisherman and navvy. It may suffice here to say that we have endeavored by actual experiment to find out how best to pro-

vide the incarnation to them of the life or parity, goodness, and self-sacrifice. This summer twenty-two teachers were at work in railway construction and mining camps. In the winter season the work is carried on in mining and lumbering camps. Approximately during the eight years of our experiments ten thousand men have had the privileges of a night school, many foreigners have learned the English language, and twenty thousand men have had a chance through access to good literature to live in decency and keep in touch with the outside world.



Reading Tent, T. & M.O. Railway Construction.

vide an atmosphere that would at once furnish educational facilities for the men, and be an incentive to higher things. Our method is to procure a building or tent at the camps, man it with an instructor, and ask him to make it serve the purpose of night school, library, club, reading room and endomotional church. These instructors are nearly all university men who join the camps as actual laborers, use the axe, pick and shovel, teaching by example during the day, and by both example and precept during the evenings. They rub shoulders with the men, come down to their level, and be-

These reading camps thus afford not only a measure of refinement and culture for manual laborers, but also manual training of the most practical kind for teachers.

The cost per capita has not been out of all proportion with that of public school education. One child in an Ontario school costs \$14.26; in a Manitoba school \$15.08, and one man in a camp school \$3.50. This year \$10,000 are needed to meet the obligations of the work. It may be asked are the results adequate to the outlay and would it be wise for the state to undertake this work on a

large scale? We unhesitatingly answer yes. It would be a capital investment for the state and only the state can accomplish it.

The principal objections to the education of their men on the part of some employers are (1) That the men are shiftless, that they have hereditary taints, that their troubles are largely biological in origin and therefore incurable, and that they have no desire to rise above their own level or acquire an education; (2) That the nature of their work is not conducive to study, that they have little time to learn, and that when their axes are ground and horses groomed and fed it is time to go to bed.

In answer to these objections it may be said: a good ancestry is unquestionably very important. Mr. Galton, of London, in his book, "Hereditary Genius," shows from many examples that as a rule the sons and daughters of the good and great are themselves good and great while the descendants of the vicious are degenerate and profligate. This is no doubt true, but a good environment in the former and a bad one in the latter case, was largely the cause of their respective conditions. In fact, science has fairly well demonstrated that environment, like "simple faith, is more than Norman blood." In fact, Mr. Lester F. Ward in his latest book, "Applied Sociology," clearly proves that genius is as common in the laboring class as in the so-called higher orders.

It is quite true the men have too little leisure for a proper application of their faculties to study. The greatest of all hindrances, greater than the indifference of some employers, greater even than "defects of will and taints of blood," is long hours of labor; a ten-hour day often supplemented by over-time. This can only be overcome by state control. Nothing but legislation can regulate the length of day during which men shall toil and nothing but public opinion will effect legislation. Have we not the sad spectacle of men working 15 hours a day even on public works operated by the Government? It matters not whether this is by the will of the foremen and superintendents or by that of the men



Camp Reading Test, G.T.P. Construction, Torchwood Hills, Sask.

themselves; the remedy is the same. The voice of the people must force legislation and public inspection. An eight-hour day at hard, manual labor is long enough. This has been granted in some occupations but had to be wrenched from the employer by the force of organized labor. Why compel these men to organize and fight for so obviously a wise and humane concession? To give contractors and employers generally a free hand in determining the length of day and conditions in which their men must toil, without providing intellectual food for the mind, is to curse our fellow men by selling them to slavery.

The nature of the labor in which these men are engaged does not in any way raise a barrier to study. In fact, in moderation it is the greatest possible aid to it. Happily the exploitation of our great industries, especially lumbering necessitates manual labor of a high order. It affords the kind of exercise one of our greatest statesmen and scholars, the late Hon. W. E. Gladstone, chose as his pastime. It brings every muscle into play and that, too, in a pure outdoor atmosphere, and not in the vitiated air of a

workshop or gymnasium. It is absolutely what is needed in the absence of adequate manual training on the part of these young men during their childhood and school days. All boys and girls should be taught to work with their hands. The lack of this training is the great defect in the education of most of the children of the wealthy. It is a fruitful cause of poverty, because many well-to-do people suddenly suffer a reverse of fortune and not knowing how to work with their hands are helpless in the struggle for existence, and become the objects of charity. There is no doubt but that a fair amount of manual labor is good for us all. The labor of the world is unequally divided. Professional men would be clearer headed and stronger physically and morally if they did at least a few hours' manual labor every day. Tolstoy is the most conspicuous example of a thinker who advocated this theory. The honor and success of his life is ample proof of the practicability of his theory. It is by combining the physical, intellectual and spiritual that men grow into perfection. The development of the physical only may result for a time in



Galton, Immigrants'Helping English, G.T.P. Construction, Torchwood Hills, Sask.

great brute force, but it is short lived because the man is developed on one side only. He becomes immoral and this soon saps his mere physical strength. The opposite is equally true. The man who is a mere book-worm, whose mind only is developed, likewise degenerates.

The idea of consolidated schools is divine "God setteth the solitary in families." It brings the advantages of graded first-class schools to the children of the isolated settlers. It is socialistic in its scope and tendency, but so is the public school. Socialism, whose re-

our frontier camps, consolidation is already effected without expense to the state. The nature of the work in which these men are engaged necessitates their living together in groups. This affords the opportunity for the education and regeneration of a class of men from whose ranks have come a large percentage of the drunkards, thieves, tramps, and criminals of our land. Their education surrounding them with a suitable atmosphere of positive prevention, of good influences and opportunities, would convert thousands of drunkards, of low-

which to mould and fashion their characters, is to leave them open, unfenced to every evil influence. It is one of the greatest crimes of all the ages. It is to allow their minds to be full of thoughts that sap their manhood, that make them effeminate and think only of the saloon and its attendant evil, the red light house. It is this very absence of occupation that degenerates mind and body and damns the soul. It begets the spirit of Herod, the spirit that massacred the innocents. It unites men for the duties of home, for the love of home and fatherhood. It makes them reckless of the responsibilities of home and long only for evanescent pleasures without the sanctity, joys and sorrows that make home worth while. Their minds become the charnel houses of thoughts that eat out the vitals of their better selves and leave them dead to higher things. They see visions and dream dreams, but not the visions and dreams outlined and suggested by a perusal of the works of our great authors, Isaiah, Paul, Carlyle, Shakespeare, Emerson, etc., but dreams and visions that no one can see and hear without being less a man. This criminal neglect on the part of the state breaks down the fences and bulwarks of young men's characters built by the prayers, tears and hearts' sacrifice of fathers and mothers in the home and exposes them to every enemy of man.

The advocates of manual training and consolidated schools are unquestionably on the right track. They saw that the school children were effeminate and dwarfed physically and aimed at saving them by developing both sides of their natures simultaneously. What Sir W. C. Macdonald and President Robertson have initiated and shown to be so eminently practicable the state should adopt and carry into universal effect. The state should not the less provide the great army of camp dwellers with well qualified instructors, well equipped school buildings—with an adequate and suitable intellectual environment.

The salvation of these men is largely a matter of education and is therefore the work of the state. This work will never be a success, never be undertaken



Interior of Reading Camp, Civil.

forms are of that type, is a god-send to humanity. Sir W. C. Macdonald, Professor Robertson, and the exponents of the principle of consolidated schools generally, saw that the education of children scattered far and wide in remote districts was difficult and expensive, and that segregation was necessary. Where segregation or consolidation is accomplished as in towns and villages, education is easily practicable, but in sparsely settled country districts it can only be effected at considerable expense. It is, of course, worth the expense. But in the case of

lived non-taxpayers into clean living tax-paying citizens, and would create a most valuable asset for the state. Tens of thousands of these men would not only improve their minds by the reading of good literature, and by study, but they would save their money and would marry.

There could not be a better opportunity for men to study than in camp, away from all the counter attractions of the town, city or village. The neglect of this opportunity on the part of our governments to surround these men with home-like influences, with the tools with



Consolidated School in Suburban

generally, until backed up and carried on by the state. The Reading Camp Association, nor any other corporation, not even the church, is able to cope with the task. The church is divided and therefore doomed to failure should it attempt it. The work needs the wealth and authority of the state. So long as it is carried on by any other institution it is subject to the whims and veto of every illiterate foreman, walking boss, or superintendent who wishes to show his authority. Were it not that the state champions the cause of public school education, how many sparsely settled farming communities or even villages would have well regulated schools?

Ontario should be the first to under take this task. It has started in the right direction by contributing a small amount to the Reading Camp Association, by employing two splendidly qualified teachers in the mining camps, and by establishing and operating a system of traveling libraries. It can well afford to do all that is necessary to be done. Over a third of its total revenue comes from woods and forests alone. Its revenue from mining is increasing by leaps and bounds. It has the best forests, the richest silver, nickel and copper deposits of the world and when their mining and manufacture are being fully carried on it will have proportionately the greatest number of miners, woodsmen and navvies.

Our Provincial Government spends a large proportion of this revenue in endowing public schools, colleges and libraries in the older parts of the province while it largely neglects the frontier



A Typical Camp Institute on C.P.R. Section 'teaching' at Kestevenville.

laborer. Money is being spent on portable schools for the floating, largely foreign, population of Toronto. This is most commendable; but why not provide portable buildings and teachers for the men who chiefly contribute to making these portable schools for Toronto possible? A great deal is being spent on students' residences in Queen's Park; but why should the state build a fence around the characters of the boys who attend Toronto University only? Why should old Ontario receive charity from New Ontario? Is it any wonder separation is advocated by some influential citizens? Should not a fair proportion of the public revenue be set apart for educational purposes in these frontier districts? This is pre-eminently a matter of public concern, a matter for immediate action on the part of the state. No part of the world is safe so long as any other part of it is vile. The danger is greater when at our doors. Plague, chol-

WHERE PROGRESS AND EDUCATION JOIN HANDS

era, smallpox, fever and other contagious and infectious diseases come to us in the steerage of passenger steamers, in clothing, in the wind, from the foul slums of large cities, from filthy homes on farms, in towns and villages, and from mining, lumbering, fishing and railway construction camps, in not a few of which the ordinary sanitary regulations are not observed. But these are not the greatest dangers that arise from idle men housed together in cramped and filthy quarters. Men whose spare time is occupied in gambling, drinking, listening to or taking part in the low jest, song, and story, soon become depraved. Their moral diseases, which, alas, are also all infectious and contagious, and which are the result of this lack of social and religious restraint, are of a much more serious character. It goes without saying that the men themselves who reap the immediate benefit of this accommodation the employers who thereby secure a better class of men and better quality of labor, should contribute to this work, but it is above all the duty of the state, as the free institutions under which has grown up an enlightened and well-to-do citizenship have been largely endowed by

the toil of these lonely denizens of forest and mine. The men who have filled these advance posts of civilization have hitherto been asked to make brick without straw in that which is most vital to the development of their characters. They have borne the burden and heat of the day in the exploitation of our greatest industries. They have largely contributed to make possible our free public schools, colleges and libraries by their toil, while as yet, between themselves and the social and moral influences of civilization there is a great gulf fixed. Shame. The trifling expense of making provision of this or a similar kind at every camp in the land is nothing compared with the benefits to be derived by ourselves and those whose wretched condition we try to improve. It will cost the country less to provide bath-rooms, laundries and reading camps than the revenue that would be derived from the additional number of good citizens. An enlightened and healthy citizenship is a better asset than ignorant and filthy slaves. Camp schools are incomparably cheaper than soldiers, paupers, drunkards and criminals.

Give us, O give us the man who slugs at his work! Be his occupation what it may, he is equal to any of those who follow the same pursuit in silent sullenness. He will do more in the same time—he will do it better—he will persevere longer. Oae is scarcely sensible of fatigue whilst he marches to music. The very stars are said to make harmony as they revolve in their spheres. Wondrous is the strength of cheerfulness, altogether past calculation its power of endurance. Effort, to be permanently useful, must be uniformly joyous—a spirit all sunshine—graceful from very gladness—beautiful because bright.—Thomas Carlyle.



Double-Deck Boarding Car "Jumbo." Formerly Used in Railway Construction.

Dancing is Only an Expression of Life

Miss Maud Allan, the Canadian Girl, Speaks of Her Work and Says There are Many who Wilfully Misconstrue her Innocent Salome Dance—How she Regards her Work and the Methods that she Adopts.

MISS MAUD ALLAN, the Canadian girl who has created such a sensation in London by her marvelous dancing and is expected to appear in New York this month, in speaking of her work in a recent interview, says:

"My dancing is, as it were a continuation from where the ancient Greeks left off and by combining our modern music with their movements I attempt to put into the rhythm of the dance something of the thought of to-day. You see, my dances depend entirely on the music, and just as the arches and the columns of a great temple vibrate to the chords of the organ, so does my soul vibrate to the music of my dances. I know nothing of the technique of dancing, and the arts of the corymbes mean nothing to me. I have sought all my attitudes and movements in the art galleries of Europe, on Etruscan vases and Assyrian tablets, and I have modelled my motions on their crude perspectives.

"And I feel somehow that Salome was as unstudied and as untaught as I. She had seen her women dance perhaps, and she must often have stopped to look at the old Assyrian tablets as I have done, and unconsciously incorporated their pictures in her dramatic interpretation of the tragedy of the moment when she danced before King Herod. She danced by instinct, for dancing, however conventional it may become, is in its essence a thing of instinct. And a tribe in savage Africa would display the same motions of fear, of joy, or sorrow, as we ourselves. Dances express emotions and these dances are neither the swaying to and fro to a vague measure in a London draw-

ing-room, nor the pirouetting on one toe of an Austrian ballerina. Such dancing as that is not the expression of an immortal soul stirred by all the mystery of existence, tortured, as was Salome's soul by the tragedy of her sin. Dancing is only an expression of life. People to-day never appear to me to possess the idea of what life really is. It isn't giving way to the desires of the flesh; it means being one's own controller, influenced only by the very few. And to so influence people for their good is the only true kingship. I would sooner be the power behind the throne than the king upon it.

"But do you know what was the most exciting dance I ever danced? One morning, long ago, I climbed a fence, and jumped down into a little hollow beneath. I heard a loud hissing, and, looking down, I saw a huge 'rattler' darting at me. I gave a scream, and then realized that I was standing upon its mate. For the moment I was paralyzed, and then I started to run; another snake, and another snake, and another snake sprang up. I realized at last that I was in their breeding place, and in another moment I saw I was surrounded by literally a hundred of them. I danced here, I dodged there, and I ran the whole time with the brutes in full pursuit; but I flew faster than they, and at last a little stream crossed the wood, and I dashed across it, and they could follow me no farther. Yes, my most exciting dance was in that Californian forest long, long ago." And then, with a quaint turn of her flexible mind, she added: "But not even their venom can equal that of the venom of those who wilfully misconstrue my innocent Salome dance."



Maud Allan, the Clever Canadian Dancer

Whose Dramatic Work has Created a Furore in London for some Weeks. She will Appear in New York this Month.



DECLARATION

By Elbert Hubbard.

I hold these truths to be self-evident :

That man was made to be happy ;

That happiness is attainable only through useful effort ;

That useful effort means the proper exercise of all our faculties ;

That we grow only through this exercise ;

That education should continue through life, and the joys of mental endeavor should be the solace of the old ;

That where men alternate work, study, and play in right proportion the brain is the last organ of the body to fail, and death for such has no terrors ;

That the possession of wealth can never make a man exempt from useful, manual labor ;

That if all would work a little, none would be over-worked ;

That if no one wasted, all would have enough ;

That if none were overfed, none would be underfed ;

That the rich and educated need education quite as much as the poor and illiterate ;

That a serving class is an indictment of and a disgrace to our civilization ;

That the presence of a serving class tends toward dissolution instead of toward co-operation ;

That the person who lives on the labor of others, not giving himself in return to the best of his ability, is really a consumer of human life ;

That in useful service there is no high nor low ;

That all duties, offices, and things which are useful and necessary are sacred, and that nothing else is or can be.



Mrs. Carstairs' Last Bet

How She Contrived to Shock Some of Her Aristocratic Acquaintances by a Rather Startling Plan and Thereby Managed to Get Rid of Financial Worries, About Which She did Not Care to Apprise her Husband.

By Margaret Strickland in the Grand Magazine

NETTIE CARSTAIRS sat alone in her pretty boudoir. Her three guests had departed, and only the cards and scoreboard, which lay on the table remained to tell the tale of the afternoon's dissipation.

"One hundred and fifty pounds!" muttered Nettie, with puckered brows. She gazed into the fire, then: "That woman has the devil's own luck! And it's always my bad fortune to be drawn against her!"

She heaved a deep sigh as she picked up the scoreboard and glanced down the formidable array of figures against her. "Oh, it's awful! I vow I'll never play again—yet how on earth am I to get clear of these dreadful debts?"

The big Persian cat on the rug at her feet looked up and yawned.

"Ah, Magnificat!" said Nettie, "it's all very well for you to look bored, but you don't understand the situation. You're a dear pet, but if only you could help me to raise £1,000, I should consider you even more useful than ornamental!"

She stroked the cat's head meditatively with the toe of her dainty, beaded slipper.

Mrs. Carstairs was one of the prettiest grass widows in London at this time, and more than one voted her husband a fool for leaving behind him a wife so young and charming. Some were even kind enough to hint as much to him, but, evidently, Captain Carstairs thought he knew his own business best, for, despite all the smiles and shrugs and the remarks of his prima maiden sisters, he sailed for India, and Nettie remained on in the snug little flat in Euston Square.

Ever since they had been married

Archie had always promised her six months' stay in London, but for four years he had been a fixture in India, and his wife had dutifully remained by his side.

Nettie was Irish. She had been born and brought up in her native country until she was eighteen, when the Hon. Archie Carstairs, on a visit in the neighborhood, met and fell in love with her. There was a speedy wooing, followed a few months later by a wedding; then, after a brief honeymoon on the Continent, they sailed for India, where for four years they had been obliged to remain. However, the long-looked-for leave came at last, and Captain Carstairs brought his wife home to enjoy the promised holiday in London. Since November her life had been one whirl of gaiety, then, unfortunately, Captain Carstairs had been ordered abroad again three months earlier than he had expected. Nettie hated India, and her husband, seeing her disappointment, had kindly suggested that she could remain in England and finish her six months' holiday. She had been quite unable to resist the tempting offer, and it was arranged that he should go and that she should join him in the spring.

Archie had been very generous. Knowing his wife's somewhat extravagant tastes, he had left her a substantial sum to last her the extra three months in London. Unfortunately this had all gone—how she could not imagine—and now, with dressmakers' bills, bridge, and what not, she realized that she had not only run through all the money, but was heavily in debt to boot. The last two months had been a perfect rush—she had been here, there, and everywhere, and had no time to think how

much she was spending. But during the last few days it had been unpleasantly brought home to her. What was she to do, and what would Archie say? She had promised to be so very good and so careful if he let her remain behind, and this was the result!

Now, unless she cabled to him for more money, there was not time to get an answer, for in three weeks she was due to sail. She had no relations of her own, and she knew that Archie would never forgive her if she attempted to get help from his family. They had never quite approved of the "wild Irish girl," as Nettie well realized.

It was a horrible position; the more she thought of it the more difficult it became.

To appeal to any of her men friends never for a moment entered her head, though, if the truth be told, there were many who would have been only too glad of an opportunity to place the pretty Mrs. Carstairs under obligations to them. But, though she knew lots of the society women of her acquaintance got their debts paid in this manner, she would have scorned to stoop to such baseness.

Still, she must find some way out. She could not possibly leave England in debt to the amount of £1,000 and more.

"If only I could pay off that horrid Lady Violet," she muttered as she vigorously smashed a lump of coal with the poker. "She's such a cat! Always so scarily sweet, I know she'd love to see me in an awkward place—but £150!"

"Sir Reuben Van Laan," announced the expressively low voice of the maid.

The next minute a tall, dark man strode across the room towards her.

"How do you do, Mrs. Carstairs? I am, indeed, fortunate to find you in—and actually all alone, sitting among the cinders!"

She smiled faintly as she gave him her hand. He bent over it with exaggerated gallantry.

"I came to ask you if you'd join my party for the Grand National next week," he went on, as he helped himself to a chair on the opposite side of the hearth. "The whole thing will be spoilt without you, Mrs. Carstairs!"

Nettie slowly shook her head, while she still remained thoughtfully gazing into the glowing embers.

"Oh, come, you mustn't look so serious—it's not like you, Madame Butterfly!" he said jocularly, yet looking at her in some surprise. "Don't tell me you're going to miss the National! Why, I thought you stayed in England especially for it!"

Again she shook her head.

"I've given up racing."

"Oh, rubbish!" he said quickly. "You'll be telling me next that you've given up baccarat and bridge."

"Yes, I've given up cards too."

He burst out laughing.

"Since when? And for how long?"

Then, seeing her face still thoughtful and troubled, he suddenly dropped his bantering tone.

"By Jove!" he said, looking searchingly at her. "So it's like that, is it? Well, my experience of women's 'never agains' is that they've pulled off some grand coup and intend to do the discreet and retire on their booty, or else—well, that they've come to the end of their resources. In your case, Mrs. Carstairs, I can only hope it is the former."

Nettie, however, had not the slightest intention of making Sir Reuben Van Laan the recipient of her confidences, so, instead of answering him, she simply shrugged her shoulders and laughed.

"I see you are of an observant nature, Sir Reuben," she remarked after a few minutes' silence, "but I shouldn't lay down hard-and-fast rules with regard to women, because you'll find them a very uncertain species and quite unreliable."

"Not to mention 'coy and hard to please,'" he finished, smiling. "Well, anyway, I'm glad to see that nasty little pucker has gone from your forehead, and that you can still laugh."

"I'm afraid I seem horribly dull," she said, resolutely shaking off the heavy-weight that was oppressing her. "But to further prove to you the uncertainty of my sex, you will find that I can change in one minute from grave to gay!" And all her pretty dimples showed in a brilliant smile.

"What are you doing to-night?" he

asked suddenly, while his dark, eager eyes took in every detail of her fair face and perfect figure.

"For once I'm going to have a quiet evening at home with Magnificat."

"What?" And sit moping over the fire as you were doing when I came in? No, no, we can't allow the prettiest woman in London to court wrinkles and worry like that! Come and have dinner at the Savoy with me, Mrs. Carstairs, and we'll do a theatre afterwards, or anything else you fancy."

At any other time Nettie would have flatly refused—now she hesitated. The idea of the long evening by herself, with only the stubborn fact of those appalling debts as company, was not alluring.

Sir Reuben saw his opportunity and pressed it.

"Let us eat, drink, and be merry, for to-morrow—"

"To-morrow we pay," she finished, with a touch of recklessness in her laugh. "Very well, I'll accept your invitation, Sir Reuben. What is the time now? Half-past six; all right, I'll go and change—and you—"

"I'll be back before 7.30 to fetch you," he replied, as he took up his hat. "Au revoir!"

The next minute he was gone, and Nettie retired to her room to dress.

At the appointed hour Sir Reuben drove up in his private hansom and bore off Nettie to the Savoy.

It must be admitted that her conscience was pricking her cruelly as she sat down to dinner, but her companion's jovial manner and the champagne which he kept plying her with soon had the effect of restoring her usual good spirits.

"I think we are rather late for a theatre," he remarked when they at length rose from the table. "It is already after nine; perhaps you would like to look in at the Frivoli for an hour?"

"I'm ready for anything," answered Nettie gaily, her blue eyes sparkling with excitement. "I've only been once to a music hall; Archie doesn't care for them, but I think it would be great sport!"

So to the Frivoli they went, and were soon seated side by side in the stalls listening to the inevitable coon song, fol-

lowed by the still more inevitable cakewalk.

Nettie had by this time got beyond the stage of self-reproach, and was entering into the evening's enjoyment with a thoroughly "sufficient unto the day" spirit. Sir Reuben meanwhile was hugging himself with delight. He admired Nettie tremendously; but although she was frankly good pals with a number of men, she never allowed them to step an inch over the bounds of friendship. To-night, however, he had just caught her in the right mood; she had accepted his invitation, and the rest, he told himself, was merely a matter of time.

"Trixie Vane is the next on the programme," announced Nettie, with interest. "What is she like?"

"Charming, judging by the number of her admirers and the quantity of picture post cards that are sold every day with the lady's portrait on them," answered Sir Reuben dryly. "Personally, I don't admire dark women."

"Here she is!" cried Nettie, as a lady in a short scarlet frock, amid roars of applause, skipped on to the stage. "I guess she must be a favorite—and—oh, yes—she's very pretty!"

"Humph!" sniffed Sir Reuben. "The dress is a becoming one certainly. Now, I should just like to see you in that costume."

Nettie made no reply, but continued to stare straight before her at the stage, utterly oblivious of the eager, admiring glances her companion kept casting upon her. She was far too interested in Miss Trixie Vane to bother about him, though she failed to see anything particularly pretty or edifying in her songs. Still, the dress was, as Sir Reuben had remarked, distinctly becoming—a very dull, gauzy scarlet frock, with the skirt reaching just below her knees, black silk stockings, and very high-heeled shoes with silver buckles. She had a pert little face, and the wreath of scarlet berries entwined among her black locks gave the finishing touch to the whole. But what amused Nettie most were the sly winks and side glances she threw at the men in the stalls and boxes.

"I wonder," she remarked suddenly,

"if it requires a great deal of nerve to appear for the first time on the stage like that?"

Sir Reuben laughed. "Not for that type of woman—they're as bold as brass! But were it a modest, irreproachable lady like your charming self—well, I should say—yes."

Nettie fancied she detected an underlying vein of sarcasm in the words, and turned upon him defiantly.

"I suppose you think I haven't sufficient dash and go—but you don't know me!"

Sir Reuben looked at her in amusement.

"Don't I?" he said. "I know you possess enough 'dash' to go 'no trumps' on a very risky hand or to 'double hearts' on the strength of the king and three others, but that—" nodding towards the stage.

"Well?" demanded Nettie. "What?"

"Well, I bet you five hundred to one you'd never do it!"

"That I wouldn't appear on a music hall stage in a dress like that?" cried Nettie, with flashing eyes. "Yes, I would—I will—I—"

"Five hundred pounds to one you don't!" he burst out, his dark face ablaze with eagerness. "Mind you, it must be at this theatre, within a stated time, and I must be an eye witness!"

"It shall be within three weeks!" she said, her voice trembling with excitement. "And I'll notify you of the date of my debut!"

"Done!" cried Sir Reuben. "I'll make a note of that—and now, ma belle, I think we'd better be moving."

"Yes—yes," answered Nettie quickly. "Let us go—I've had enough of it."

He put her cloak carefully round her shoulders, and together they left the theatre.

She was very silent as they drove homewards, and Sir Reuben glanced curiously at her from time to time at a loss to understand this sudden change from almost reckless hilarity to sober pensiveness.

"Please do not trouble to get out," she said as they drew up in Ecceleston

Square. "And thank you very much for the pleasant evening."

Sir Reuben looked baffled. He had certainly not expected this sudden dismissal, and felt angry at her so persistently ignoring his open admiration and would-be devotion to herself.

"You're surely not going to say good-bye already! Why, it isn't eleven o'clock yet!" he said in an aggrieved tone. "We ought to finish up with supper somewhere."

"Oh, no, thank you!" answered Nettie decidedly as she tried to withdraw her hand from his grasp. "Archie would hate me to do that—besides, I'm tired. Good-night, Sir Reuben."

He muttered something under his breath about Archie and the devil, but Nettie's manner admitted of no further argument. Under her surprised and almost haughty stare he could not do otherwise than release her hand and let her go. "I won't forget our bet," she called out gaily as she gathered up her skirts and disappeared in at the doorway. "Good-night!"

Sir Reuben with a grunt flung himself back in the hansom and was driven away.

Next morning Nettie remained indoors and was at home to no one. To win that £500 was her one idea now, and a grand scheme of how to do it was gradually forming in her mind. It would require careful management and a great deal of thinking out, but once she set her mind on a thing she was pretty sure to carry it through. So from ten till half-past twelve she shut herself up in her boudoir with only the Persian cat as counsel, the result being that before lunch the following letter was written and despatched to the manager of the Frivoli Theatre, with "Important" writ large on the cover:

DEAR SIR,—I should be much obliged if you could favor me with fifteen minutes' private conversation one day this week, at any hour most convenient to yourself. Awaiting an early reply,—I am, yours faithfully,
Thora Desmond.

She had decided it would be best to conceal her identity, and to take her old

servant Thora into her confidence. Thora had been Nettie's nurse, and had remained with her ever since her childhood. She worshipped her beautiful young mistress, and would have entered into even madder schemes to assist her. On this occasion Nettie knew that she would be a necessary and invaluable confidant, so it was agreed that she should take the maid's name and pose as Miss Thora Desmond to the manager of the Frivoli Theatre.

On the evening of the following day the answer to the letter arrived: the manager would be pleased to grant Miss Desmond an interview the next afternoon at three o'clock.

Punctually at the time appointed, Nettie, with Thora in attendance, drove up to the Frivoli Theatre, and after a few minutes' delay was shown into the manager's office.

"I'm afraid you will think mine rather a strange errand," began Nettie, while a bright flush suffused her cheeks, "but—"

"I am anxious to learn it and be of assistance if possible," he put in, with a reassuring smile, while his quick eye took in all the details of her dainty personality.

Thus encouraged, Nettie came straight to the point.

"I want to appear one night on the stage at this theatre," she said rather breathlessly. "Just like that Tricé Vance does, in the same style of costume."

"Have you had much experience?" he asked politely. "I haven't heard your name at all in connection with the stage."

"No, I have had no experience," answered Nettie, "but I can sing a little." "Then it would be rather a risky speculation for me, don't you think?" he suggested, smiling. "You see, Miss Desmond—"

"But I'm not asking for any fee, and it's only for one turn. Oh, I assure you I could do that all right!"

The manager looked at her curiously. That she was a lady he had seen at a glance; but that there was some mysterious game on he was equally sure.

"Are you contemplating taking up this

sort of thing?" he asked, eyeing her sharply.

Nettie laughed. "You're afraid I might go on to other halls, representing myself as a 'Frivoli Star'? No, no, you can set your mind at rest on that score. This is to be my first and last appearance on the stage."

Mr. Hilson looked at the bright, eager face before him in some perplexity. There certainly was something peculiarly attractive about those innocent-looking blue eyes. At any rate there would be no harm in keeping her in view.

He glanced at his watch. "Well, Miss Desmond, I cannot promise you anything definite at present—and I can't spare another minute just now; but I will bear you in mind and, should I find an opening, I will not fail to let you know."

Nettie's face fell. "But unless the date can be fixed within the next three weeks it's no good!"

Within three weeks! What on earth could her game be? The manager was distinctly interested in his fair visitor. Perhaps after all she might prove a valuable find. He held out his hand.

"I must have time to think it over. Come and see me again in a week or ten days."

Then he bowed her out, and she and Thora entered their cab and drove away.

"It's not so easy as I thought!" was Nettie's mental comment. "Still, I've succeeded in rousing his curiosity, which is something, and I'll work the oracle yet, even though I have to bribe him!"

Her mind was still running in the same direction when Thora was dressing her that evening.

"Anywhy," she said, with grim resolution, "I shall count that £500 practically safe."

"But, sure, dear mistress, and wid all them dreadful debts, it'll never be enough!" said Thora anxiously.

"I shall find some means of paying them off," murmured Nettie thoughtfully, as she surveyed her image in the mirror. "And now, Thora, I must be quick—the Treherens dine punctually at eight and I would not offend them for the world!"

Ten minutes later she was driving towards Lancaster Gate.

"There must be some way out!" she muttered, as she struggled with the buttons of her glove, "and I'll pay off these debts, even though I have to sell my jewels to do it!"

She sat back for some minutes, her brows puckered in deep thought. "If only I could make another bet, that might bring success!"

Suddenly she threw up her head, while her blue eyes sparkled with excitement. "Why—why on earth shouldn't I make the same bet with someone else—two or three others—if I can get them to take it on? Oh, excellent scheme!—I will—I'll have a good try, anyway! And then—then, why I'll make that old manager give in, if I have to go down on my knees to him!"

By the time she reached the Trehermes' house her plan was settled. It might require a good deal of tact and diplomacy to lure her victims into the trap, but provided she got the opportunities, Nettie felt pretty sure of the result.

"Yes," she told herself as she mounted the front doorsteps, "that is the way out! And I'll start to-night if I see anything like an opening!"

It so happened that chance favored her project that evening, and it was in this way. After dinner, when they all adjourned for cards, Nettie, much to the surprise of everyone, refused to play.

"Here's another one joined your league, Major French!" exclaimed Mrs. Treherne, turning to a tall, grey-haired man who stood by. "Here's Mrs. Carstairs declaring she's given up bridge."

"Shake hands, Mrs. Carstairs!" cried the Major heartily. "I'm glad to hear it. Most pernicious habit of the age—bridge."

"Well," laughed their hostess, "since you won't be persuaded, Nettie, you don't mind if I take your place, and leave you and Major French to entertain one another, do you?"

"Of course we don't mind," replied Nettie pleasantly. "We'll have some music—eh?"

"Capital idea!" cried the Major. "You shall come and sing something for me,

Mrs. Carstairs. Allow me to escort you to the drawing-room."

So it was that victim number one walked into the net.

After singing one or two songs, Nettie artfully drew the conversation round to the subject nearest her heart by mentioning that she had recently been to the Frivoli and seen Trixie Vane. Then, in much the same manner as she had unwittingly led Sir Reuben to make his bet she wittily drew the unsuspecting Major on.

"Well, I'll bet any money you wouldn't!" he was saying, for the fourth time, after she had skillfully worked him up to the vital point. "And, although I cannot say I admire the music hall profession for ladies, still I must admit I would dearly love to see you in the role, just once. However, of course it is quite impossible. You acknowledge you have no experience—no influence in that quarter either—and yet you imagine that you could appear in the best hall in London on any date you choose to mention and—"

"What do you bet I don't?" cut in Nettie, with sparkling eyes and beating heart.

"One hundred pounds to a penny! No—£200—anything you like," answered the Major. "I always enjoy a good sporting bet!"

"Right you are!" cried Nettie. "We will consider that booked—£200 to a penny I don't appear at the Frivoli on—let's see, shall we say April 3rd?"

The Major considered a minute, then nodded.

"Yes—suit me admirably," then he laughed. "Just as well you only stand to lose a penny over this deal, because I know the whole thing is out of the question."

"We shall see," smiled Nettie as she rose from the piano. "By the way, you understand, of course, that it is to be a secret between us?"

And the Major's emphatic "Of course" was immensely satisfactory.

So another £200 worth of Nettie's debts was, in her opinion, practically disposed of, and after this she set to work

in grim earnest to select the rest of her victims.

This part of the business required some consideration, but before she fell asleep that night she had carefully gone through the list of her men friends and sifted them down to the few likely ones. Fortunately she knew a good number of people in London just at this time, and she very wisely chose not only the wealthiest, but the ones she knew to be rather reckless when anything like a gamble was concerned.

"Just as well, too, to fix on those who don't happen to know one another," she murmured as she was dropping off to sleep, "in case they should compare notes."

There was no doubt that she laid her plans remarkably well. Each detail was fully thought out, and the clear, business-like manner in which she arranged everything would have astounded many people who looked upon her simply as a harebrained, extravagant, pleasure-loving woman.

On the morning following the Trehermes' dinner party Nettie was up early and out for a ride in the Row, where she knew she would encounter a certain Captain Iredell, of whom she had great hopes. There was a subtle method in all her movements now, and she went wherever she thought there was a chance of meeting one of her chosen few.

It was marvellous the way she played her cards—with what dexterity she led up to the subject, roused their sporting instincts, and ultimately landed her fish. One man she really did run up against by accident, and that was Mr. Swain, a young society eligible, whom she chanced to meet in Regent Street one afternoon. Seizing the opportunity, she lured him to a shop window full of picture post cards of the leading actors and actresses. Among these was a photograph of Trixie Vane in the very costume in which Nettie had seen her. This rendered her task all the easier, and the young man fell eagerly into the trap.

On thinking it all over afterwards, Nettie came to the conclusion that Mr. Swain's was the simplest case of the lot. She had absolutely no difficulty with

him, for he readily offered to bet her £300, and insisted on her having tea with him in Bond Street to seal the contract.

In a week she had succeeded in capturing four out of the seven likely victims, and her eyes grew round with excitement as she made the following entry in her notebook:

| | |
|-------------------------|------|
| Sir Reuben Van Laus.... | £300 |
| Major French | £200 |
| Captain Iredell | £100 |
| Mr. Swain | £300 |
| Baron Magawtys | £200 |

Now, provided all went well, she would have not only sufficient to settle her debts, but quite £250 extra for herself. So it was with determination writ large on her face that she once more sought an interview with the manager of the Frivoli Theatre. She offered straight away to pay him £50 for allowing her to give one "turn" on the evening of April 3rd.

Mr. Hilson's eyes twinkled. This seemed more like business. However, he had no intention of doing anything rash. "I must have some idea of your vocal capabilities before making any decision," he said.

Nettie promptly gave him "some idea," with a result that was distinctly satisfactory to both parties. Before she bade Mr. Hilson "good morning" a little agreement had been drawn up between them—everything was "fixed up," and even the subject of her costume discussed.

Then followed a busy time for Nettie, for she was determined to do the thing really well. No one should be able to say that she made a fool of herself! She practised her little performance daily, and twice, at the suggestion of Mr. Hilson had special private rehearsals at the theatre.

The fatal evening arrived at last, and half-past eight saw Nettie in her dressing-room, the faithful Thora, of course, in attendance.

She found she was billed as "La Belle-Thora," and that her turn was timed for ten o'clock. This left her ample time to prepare and dress.

The day before, she had sent little

notes of reminder to "the five," and each had replied that he would be there without fail.

Sir Reuben would have been indeed surprised had he known that there were four other men among the audience all equally anxious for the appearance of "La Belle Thora"—so would each of the others for that matter—and it was an exciting moment for all concerned when the long-looked for number at last turned up.

There was a minute's delay, and then the daintiest apparition that ever faded the footlights tripped on to the stage. There was no exaggerated bowing and smirking; simply a bewitchingly natural smile and a faint fluttering of the eyelids as she stepped forward and the orchestra struck up the opening bars of her song.

She was dressed entirely in black, spangled with silver—otherwise the style of costume was much the same as that worn by Trixie Vane, in accordance with the bet. Her neck and arms were bare, and showed up in dazzling whiteness against the black velvet shoulder-straps, while the crowning touch was the large diamond star which gleamed in her golden hair. Never before, perhaps, had Nettie Carstairs looked so beautiful as on this night when she faced the audience of the Fivoli Theatre.

There were subdued murmurs of applause as she stepped on to the stage, which were instantly hushed to eager attention when she began to sing. Yet it was nothing grand—simply the quaintest little Irish ballad, sung with just sufficient brogue to betray her nationality. But hers was the kind of voice not often heard at a music hall, and when the last verse came to an end the applause and shouts from the gallery were deafening.

In her wildest dreams Nettie had never expected such an ovation, and her blue eyes shone with gladness as she came forward again and again to make her bow.

There was no doubt that she had taken all hearts by storm, and when it was found that the roars of "Encore!" instead of subsiding grew more insistent, Mr. Hilson politely asked her if she would mind going on again. She did go on

again, and scored even a greater triumph, if possible, than the first; but although "Bravos!" rang from floor to ceiling, she would not be tempted back a third time.

"No, no," she laughed when the manager tried to press her. "Our agreement says only one song, Mr. Hilson, and I have already given two, so you must send on the next artiste now to appease your house."

And she hurriedly returned to her dressing-room, there to be besieged almost immediately with callers.

"Tell them all I can't see them," said Nettie quickly, as Thora came back with the fifth bouquet and card. "Say your mistress thanks them very much for the flowers, but she cannot possibly see anyone now, as she is changing and has to go on somewhere else immediately."

And in spite of the numerous pressing messages in reply, she remained firm in her refusal to see anyone, and artfully eluded her pursuers by leaving her dressing-room by a second "emergency" exit.

Having reached her carriage safely, she drove rapidly homewards, where she spent the rest of the evening writing notes to the five men who were now in her debt. Major French she invited to call on her at 12.30 the following morning. "I am sailing for India on the seventh," she wrote, "and would like to see you before I go and say good-bye."

To Sir Reuben she said much the same, but appointed 4.30 next afternoon for his visit. Captain Iredell she knew she would meet during her morning ride in the Park; Baron Magawly she invited to lunch on the fifth, and Mr. Swain to tea the same afternoon. Thus she arranged to see them all and yet prevent any awkward meetings.

She had promised to call on Mr. Hilson at eleven o'clock next morning, to hear his report on her performance, which visit she intended to get over in good time so as to be at home when Major French arrived.

Now Nettie was quite aware that she had made a distinct hit the night before, but she was simply astounded when Mr. Hilson, greeting her with open arms, offered to take her on right away at £100 a week.

"Much as I should like to accept your offer," she said, "I'm afraid it is out of the question, for in three days' time I am leaving England—and, to tell you the truth, Mr. Hilson I only did it for a bet!"

The manager's disappointment was great.

"It's a thousand pities, Miss Desmond," he said. "You are a born actress, as well as a charming singer. I have already had three photographers round this morning to beg you to sit for them! Why, you would have been famous throughout London in a few weeks!"

But although Nettie agreed with him

that it was a great pity, she could only repeat it was impossible. Then, with a cordial farewell to him, she bade good-bye to the Fivoli Theatre.

The "Five," as Nettie called them, all paid up promptly, and every debt was faithfully settled before she left England.

"You scoffed when I said I had given up racing and cards," she said to Sir Reuben, when he called to bid her good-bye. "So you will be further surprised now to hear that I have given up betting! Having made my last, successfully, I intend to do like your 'discreet' women, and say henceforth 'Never again!'"

Why He Lost His Friends

From Success Magazine.

He was always wounding their feelings, making sarcastic or funny remarks at their expense.

He was cold and reserved in his manner, cranky, gloomy, pessimistic.

He was suspicious of everybody.

He never threw the doors of his heart wide open to people, or took them into his confidence.

He was always ready to receive assistance from his friends, but always too busy or too stingy to assist them in their time of need.

He regarded friendship as a luxury to be enjoyed, instead of an opportunity for service.

He never learned that implicit, generous trust is the very foundation stone of friendship.

He never thought it worth while to spend time in keeping up his friendships.

He did not realize that friendship will not thrive on sentiment alone; that there must be service to nourish it.

He did not know the value of thoughtfulness in little things.

He borrowed money from them.

He was not loyal to them.

He never hesitated to sacrifice their reputation for his advance.

He was always saying mean things about them in their absence.

He measured them by their ability to advance him.

A Business of Millions Managed by a Woman

As Head of One of the Largest Departmental Stores on the Continent, Mrs. Charles Netcher Gives Some Pronounced Views on Her Business and Its Conduct—An Establishment Where Every Question of Policy is Taken Up and Decided on Its Own Individual Merits.

By Mark H. Salt in the American Business Men's Magazine.

THESE are few women who guide and absolutely control the destinies of a great business—a business that in the aggregate amounts to many millions a year. There is a general idea among men that women are lacking in some of the essential qualities that bring about commercial success; that she is too yielding by nature, too tender-hearted, not enough of a grabber and pusher to make an effective competitor against the aggressive man of business. Yet Chicago has one woman merchant who is

guiding the fortunes of one of the greatest department stores in the world, and doing it in a quiet and unostentatious way, without any blowing of horns or brass band methods. This woman is Mrs. Charles Netcher, proprietor of the Boston Store, the conduct of which she took up on the death of her husband four years ago. In those four years the Boston Store has been transformed as if by a magician's wand. It has doubled and probably quadrupled in size, and its yearly volume of sales have kept pace with the enlargement of its quarters. To-day the business is at its highest stage of prosperity, and its trade will vie with that of any other house in similar lines.

There are no reasons for Mrs. Netcher's success other than her own ability and devotion to business. Naturally one would think that she would have acquired a certain degree of familiarity with the details of the business through the conversation of her husband during his lifetime. As a matter of fact, the one thing that Mr. Netcher would not do when at home was to discuss business. It was practically an agreed thing between husband and wife that business should be tabooed when he was at home. "I get enough of business at the store," he said, "and we can find other subjects of interest at home."

"In a general way only," said Mrs. Netcher, "I was conversant with my husband's business affairs. He was very reticent on such matters. Frequently I would notice that he was worried, and then I always understood that he was thinking over business matters. I knew that he was purchasing property for the enlargement of the store, but it has hap-

pened that he had an important deal closed and my first information about it came from reading of it in the papers."

When called upon to take the helm, Mrs. Netcher was not entirely a novice, however. It was probably as much her natural talent for business as any other reason that attracted Mr. Netcher to her in the first place. She was not entirely ignorant of her husband's plans and ambitions for the development and enlargement of his store. These plans had been only partly worked out at the time of his death, but they had been generally formulated. The property on which the additional store buildings were to be erected had been acquired, but the work of demolishing the old buildings standing on the property had not yet been begun, nor were the plans for the new one determined upon. All this Mrs. Netcher had to attend to herself, and at the same time see that the store was run along the usual lines while those great changes were taking place. The success with which this was done is apparent in the fine store that is to-day known as the Boston.

Charles Netcher, the founder of the Boston Store, was a firm believer in the gospel of work. In all the years in which he was in business it is not on record that he ever took a vacation. The only times that he was ever absent from his business was when he was away buying goods. He was among the first down to the store in the morning and the last to leave it at night—provided he left at all. In the early years of the business it was not an uncommon thing for him to work until late at night and then make his bed on one of the counters. Mrs. Netcher possesses the same capacity for work that her husband did. In the four years in which she has been in control of the business she has never been absent a day from it. When other women of wealth are enjoying themselves at the seashore during the heated term Mrs. Netcher will be found at her desk in her little office at the store.

Here she maintains regular business hours, and here the details of the great business are daily focused under her eye in the shape of reports and by inter-

views with her principal lieutenants. It must not be inferred from this, however, that Mrs. Netcher is either a recluse or a hermit. She is neither, but takes a decided interest in many matters not connected with her business. Her principal recreations are in her home with her four children, in automobile driving, and in her church, she being a devout believer in the teachings of Christian Science.

In appearance this merchant princess is of rather imposing presence, being of a robust build and impressing one with the air of calmness and perfect self-possession she displays. She is probably forty years old, with black eyes and black hair, in which there is as yet no sign of gray. She has pronounced views on her business and its conduct.

"I have no hard and fast theoretical set of rules for the conduct of the business," she said to the writer. "Every question of policy is taken up and decided on its individual merits. That was Mr. Netcher's way of conducting his business. In all matters he was the final judge, no matter what it was about the store. He was thoroughly conversant with merchandise of all grades, and while he had to rely on the judgment of his buyers in a great degree, yet they knew his ways and opinions. I don't do any buying myself, but if it was necessary I could, as I am familiar with every article the store deals in. When I say that I do not do any buying, I mean that I do not have salesmen coming to my office to solicit orders. Buying is one of the most important details of my business, and every bill purchased or every order placed comes under my immediate notice. In the case of an unusual order in magnitude I would have to be consulted by my merchandizer, and I would decide as to the advisability of the purchase."

"That explains in a measure what I mean when I say that I have no theoretical set of rules in the business. Here is a better illustration of the same point. In most large stores such as mine there is a certain sum for the purchase of stock allotted to each department. We will say that a certain department has had \$40,000 allotted to it and has expended the money. Along comes a manufac-



Mrs. Charles Netcher.

turer with a lot of goods that he is willing to sell at 50 cents on the dollar. Now, in the average store, the buyer would be debarr'd from making the purchase because he had exhausted the appropriation. My buyer would complete the purchase at once.

"There is hardly a day of the year that I do not make one or more trips of inspection through the store. People who imagine that I sit in my office all day are much mistaken. When I go through the store I may notice something that does not appear businesslike to me, and I at once call the attention of the superintendent to it. It may be only a small detail, but I believe in looking after details. I will observe things and comment upon them that a man would consider of little importance, but business is made up of details, and if you look carefully after the details the larger operations will take care of themselves.

"There are many reasons for the success of the Boston Store. One reason is that it is the bargain centre of Chicago. We have facilities for buying at the lowest price and we use them. We never contract bills, consequently we have no complicated accounts to be kept. Buying for cash we are always able to buy at much better advantage than a merchant who buys on time. The cash buyer will always get a much better price and a much better discount. The greater part of our merchandise is paid for before it ever enters the store, and many of our purchases in the eastern markets are frequently paid for before they are shipped to us. We give our customers the benefit of our ability to buy cheaply and are content with moderate profits. If a manufacturer or a merchant has a lot of goods that they are unable to swing and they need the money the chances are that they will come to us. We will take them for cash at a price, no matter how big a stock it is.

"Buying for cash we always sell for cash. We never have any debts owing to us. We also stimulate the interest of our employees by giving them an interest in everything that they sell. This is generally 5 per cent., but sometimes it is more. It depends entirely on the

clerk, then, how much he or she makes, because a percentage is paid on everything that is sold. We do not pay high salaries, but with the aid of the percentage system our clerks make the best wages that are paid by any department store in the city. In some departments it is not unusual for the clerks to make from \$25 to \$35 per week, and in others from \$50 to \$60. We used some years ago to pay this percentage every day, based on the sales of the preceding day. Now we pay it once a week with the salaries. It is much better for the clerk to get the percentage money in a lump than in daily dribbles. In the latter way they are more apt to spend it foolishly, but when they get a good sized sum they will be more apt to save.

"By this system we enlist the hearty co-operation of our employees, with the result that at any time we are enabled to take our pick if we need more men or women. This is our idea of co-operation, and it works well for both sides. It keeps the interest of the employee concentrated on the work and stimulates the sales.

"We advertise largely, both in newspapers and by billboards. We keep the public thoroughly informed of what we have to offer and the prices. We pay for our advertising space the same as we do for our merchandise. The day after it has appeared in a paper we pay for it. We would just as soon pay for it at the time of insertion, the only reason we do not do so being that we may have the opportunity of checking up the advertisement on space and for correctness.

"In time I expect my sons will enter the business and relieve me of much of the burden. First they will finish their education. My oldest son is now eighteen and he will soon enter Yale. Some people have an idea that a university education is not an essential for a business man. Perhaps it is not; I believe that it will not detract from their usefulness in the world. It is also considered by many persons that the only way for a young man to make a success is by working up from the bottom, and in a measure I agree with this theory. But it is not always possible for a boy

to do this; it is not possible for my sons to do so. They will have to begin nearer the top than the bottom, but with the advantage of a liberal education I have no fear that they will prove lacking in capacity when their time comes. They will always have the assistance of men and women who have grown up in the business, some of our employees who now fill responsible positions, having been with the house almost from its foundation."

"Of the details of her business Mrs. Netcher, in so far as it relates to the growth and magnitude of the annual turnover, is reluctant to talk. When asked to state what the expansion had been since Mr. Netcher's death, she smilingly said:

"That is something I would rather not talk about. It was one of the rules of my husband not to divulge the details of his business. I believe his policy was a wise one and I follow it.

"Mr. Netcher had no diversions aside from his business and his home. Winter or summer he was down at the store at 6:30 in the morning and would generally get home at 7:30 in the evening. His reading was confined to the daily papers and the Bible. I believe that he had read the Bible six or seven times. He was passionately devoted to his children and nothing afforded him more enjoyment than to play with them.

"He had been with the Partridges about two years in Buffalo and was then getting \$4 a week. There was another store in the same city that offered him a position at \$8 a week. Boylike, he was anxious to make more money and was inclined to accept this offer, which was from the model store of the city. He talked to his mother about it, and she was very much opposed to his making a change. 'You stick where you are Charlie,' she said, 'and you will be all right.'

"The thing that determined Mr. Netcher, however, was the fact that in Partridge's he had an opportunity to work in every department of the store while if he had taken the offer he would have been confined to one department. Knowledge was what he was after, and

the fact that he did not make the change was a most fortunate one for him."

Any story of the Boston Store would be incomplete without a sketch of its founder. Mr. Netcher was American born but of German descent. He began his business career in Buffalo, N.Y., where he obtained his first situation at the age of 14 in the store of C. W. & E. Partridge. This was in 1865, and his first job was carrying bundles. C. W. Partridge, who gave the boy his first job, told about it afterward in the following words:

"He was clinging to his mother's skirt, not in an embarrassed way, but with a sort of an air of doubt. His mother asked me if we were in need of any boys. As a matter of fact we were not, as the sixty or seventy positions we had to offer were filled. I was on the point of telling her so when I looked down at the boy by her side. He was gazing into my face, his eyes scanning me expectantly. There was a sort of determined look about the boy which appealed to me.

"What can you do? I asked him. 'Anything,' he replied, in a matter of fact way, looking me square in the eyes.

"Well, we don't really need a boy, but I guess I'll hire him anyway," I remarked to his mother, and he threw off his coat and went to work. This was how Charles Netcher got his first job. He started in as a bundle carrier. His salary was \$1.50 a week. There were perhaps seventy boys employed in the store at the time, and yet from the first day he worked for us he seemed to stand out above the rest. He never seemed to care much for the pleasures that appealed to the other boys. His eyes always were on business. And, above all, he was not afraid to work. He did all that was required of him, did it willingly and cheerfully. And he didn't stop at this. He always was looking for something to do. As a boy Mr. Netcher was extremely quiet. He talked little, and when he did speak he usually limited his conversation to brief sentences which were forceful and expressive. But he was a good thinker. I remember one day when we were considering the advisability of mov-

ing our business to Chicago. Mr. Netcher had then been in our employ several years and had risen from the position of bundle boy to inspector. We were immensely fond of him, and it occurred to me that we might bring him along in case he cared to come. I called him into the office and said, "Charley, how would you like to go to Chicago to live? Do you want to go there and work for us? Without deliberating or asking questions he replied, 'Yes, sir.'"

"That answer indicates the character of man Mr. Netcher was. His mind appeared always to be made up, and when once he set out to accomplish anything it was as good as done. He was a man of few words, but an incessant thinker, and his capacity for work seemed unlimited."

From the time he began work for the Partridges Mr. Netcher's rise was continuous. He went from position to position, always stepping a little higher each time. And always he saved money, although his salary was never a large one, never more than \$25 a week until in 1873 he was given a working interest in the firm. He allowed himself nothing for luxuries and reduced his necessities to a minimum.

In 1873 the Partridges gave Mr. Netcher an interest of 10 per cent. of the profits of the store in addition to his salary. It was then that he originated the name of "Boston Store," which the establishment has ever since maintained. As the business grew Mr. Netcher's income also grew, but he continued living at the same frugal rate as formerly, saving his additional income. In time his percentage of the profits was increased. From his savings he was able in time to buy an additional interest. This from time to time he increased until in 1893 he was able to buy the sole proprietorship of the store from the man who had given him his first position as a bundle boy.

After having acquired the sole ownership of the business Mr. Netcher began to carry out the plans he had formed for its enlargement. This required the purchase outright or the acquirement on long time lease of the entire south half of the block extending from State to Dearborn Streets with the Madison Street

frontage. He had just about concluded the acquisition of this property when he was taken ill, and after an operation for appendicitis died after a short illness.

Mr. Netcher's ideas of work, thrift and economy were well set forth in his will. He specifically stipulated that none of his children should be so provided for as to permit extravagance or a life of idleness. The clause covering this condition reads:

"In making all payments hereinabove and hereinafter provided, as well as in all other expenditures for the support or benefit of my said children, or any of them, or any of their children, it is my wish that the then existing size and income of my estate and of their respective interests therein shall be carefully considered, and that while my children should be encouraged and assisted in all habits of thrift and industry, they should not be given the means of extravagance or idleness."

The will provides that until each child is 25 years of age the trustee shall expend such sums as appear necessary for the education and support of the child. After the child has reached the age of 25 years the trustee may pay over semi-annually the net income of each specific trust fund or may give the child the sum of \$25,000. When the child reaches the age of 30 years \$100,000 may be given him to invest in business.

The high estimation in which Mr. Netcher held his wife's capacity for business was given a striking illustration by his will, under which she was made the sole trustee, with absolute control over the estate. It was a subject on which he thought strongly, the disposition of property by will, and he was frequently known to make comments upon the disposition of large estates and the manner of their control. But so strong was his confidence in the business qualifications of his wife that he was perfectly satisfied that she could undertake the conduct of his store and carry it forward to the commanding position that he had marked out in his own mind for it. The result has been a most striking example of the correctness of his judgment.

How We Elected the Old Man

The Way That Charley's Father Was Made a United States Senator After a Most Exciting Contest and at an Outlay That Was Appalling—Some Pointers on How to Wage a Campaign and Keep Your Hands Clean as Exemplified in the Present System of Running for Office.

By Edward Salisbury Field in Potomac and the Reader Magazine.

WHEN the son of one of the richest men in America came to me and said, "Bill, my Old Man wants to go to the United States Senate," did I hem and haw, and look doubtful? No, sir; that isn't my style. I said, "Charlie, that's an honorable ambition. What is there in it for me?"

I'm ashamed to tell you what the answer was, but it was enough to send me flying off to hunt up Incorruptible Jordan.

Incorruptible Jordan is a wonder in his line, and his line is politics; he's the best lobbyist, appropriation-pusher and bill-killer in the State of — Well, I'm not naming the State, but it's west of the Mississippi River, and it isn't Wyoming, and it isn't Idaho.

Jordan is the sort of man who can talk about the immortality of the soul so beautifully as to bring tears to your eyes, and then turn round and play a game of poker that would make the devil himself envious. Yes, Jordan is a wonder; tall and dignified-looking, with gray hair (he could easily be mistaken for a bishop or a bank president), and as crooked as a ram's horn — except with me. He doesn't dare be crooked with me, for I've a sort of half-Nelson hold on his liberty; but for me, he'd be breaking rock

in a striped suit this minute. As I hurried along the street towards Jordan's office, I did some tall thinking, and the more I thought, the more indignant I became. Why hadn't Charlie's Old Man mentioned the fact that he wanted to be Senator, sooner—last summer, for instance? Here it was the second of January, and the Legislature would convene on the eighth. A nice time to spring this proposition on a fellow. Six days to get sixty-six votes! Wouldn't that jar you? If it hadn't been that Charlie's Old Man was made of money, I'd have been a little discouraged.

I found Jordan in his office.

"Hallo, Bill," he said, as I entered on the run. "What's the matter, man? Is the sheriff after you?"

"Guess again," I said. "The fact is, Jordan, I've got the biggest melon on record, and I want to borrow your knife."

"You've come to the right place, Bill; melon cutting's my specialty. Do we divide even this time, or do I only get the seeds?"

"My dear fellow," I said, "the seeds in this melon will be an independent fortune in themselves. Charlie's Old Man is going to run for U.S. Senator, and you and I are going to elect him."

"Quite so," said Jordan. "I put the



"Charlie, that's an honorable ambition. What is there in it for me?"

eight sharp, and you'll see the sight of your life; the Johnson men are coming round to my office to pray to the Golden Calé, and it's on the books that their prayers will be answered."

It's funny how such things get about, but you can't speak of the Golden Calé in that part of the State to this day without everybody thinking you are referring to Charlie.

Well, the Johnson men came and prayed, Charlie answered their prayers with paper-money, and the game was almost played; for now all we had to do was to go out in the opts market and buy up seventeen Democratic votes—or so it seemed. Still, there were all sorts of rumors in the air, and Gillemen and his crowd were getting uglier and uglier. They were said to have threatened to kill the first Democratic legislator who voted for Charlie's Old Man, and while there may have been nothing in it, the rumor didn't do a thing but boost the price of Democratic votes.

But there are ways of getting round all difficulties. If the seventeen Democrats we needed were too fly-livered to vote for us, they and some of their adherents weren't at all averse to being absent when the next ballot was taken—that is, if they were kidnapped against their will, and run out of the State on a special train. Still, that was pretty coarse work, and we hoped to find an easier way.

So Charlie, and Incorruptible Jordan, and I sat in executive session far into the night, discussing ways and means. Not that we needed to discuss things with Charlie, but it amused him and, as Jordan said, the more difficulties we could throw in his way, the more Charlie's Old Man would appreciate our ultimate victory. I must confess that even I was in the dark as to just what Jordan would do next, but I was sure he saw his way clear, and was sawing wood and waiting for the proper opening.

The next day, Johnson retired from the race as per schedule, after which the Gillemen men fought for an adjournment till evening, but we voted them down, and demanded a ballot. Would you believe it, instead of swinging into

our camp, five of Johnson's men voted for Gillemen! The Gillemen men cheered, our men cursed and all hell broke loose. But that wasn't a circumstance to what happened later, when eight of Gillemen's men voted for Charlie's Old Man.

Wasn't that clever of Jordan?
"Let 'em howl," he said. "We've got a howl coming, too. Haven't they bought off five of our men? It's scandalous! Bill! scandalous! I'd be discouraged if we hadn't got eight of their men in exchange."

"Of course we can always get our five men back," I said admiringly. "I wonder if they're sure of their eight lambs returning to the fold?"

Jordan smiled. "I'd hate to be one of that bunch of eight," he said. "I think to-morrow a few more of our men will desert us, Bill, but there's a good time coming."

"You bet!" I replied.

Jordan's prediction came true; the next day four more of our men voted for Gillemen.

Charlie was wild, especially as no new Gillemen men voted for his Old Man. (Charlie wasn't on to Jordan's game, you see. We had been very careful to keep him in the dark, for the more desperate things looked, the more money he'd spend and Jordan and I, as public-spirited citizens, liked to see plenty of money in circulation.) Yes, sir, Charlie was up in the air good and plenty. That night he cornered Jordan and me, and talked to us like a Dutch uncle.

"This thing has got to go through," he said, "and it's got to go through quick. To-morrow, the Old Man either goes to the Senate, or goes broke."

"Hear! Hear!" cried Incorruptible Jordan.

"There's public opinion to consider," I said.

"It's none of the public's business," said Charlie.

"They think it is, though," I suggested.

"The best way to square public opinion is to buy up the press and the Old Man's done that already," said Charlie. "Besides—"

"The thing to do is to carry this fight outside party lines," I interrupted. "We must cook up a nice little platform for your father, Charlie; something that will appeal to the rank and file."

"What rot!" said Charlie. "The rank and file haven't a thing to do with electing a Senator; it's the Legislature we're after. We're not running on a platform we're running on our bank account."

"If you can only persuade your father to keep his mouth shut, and let his money do all the talking, we'll win," said Incorruptible Jordan.

"Of course we'll win!" I cried. "Haven't we got eight Democratic votes already?"

"Yes, and lost nine Republican votes," said Charlie. "Not only that but I'm worried about Ross of Amador County and Barker of the Black Hill district; I hear they're taking money from the other side."

"Hell!" said Incorruptible Jordan. "You make me tired, Charlie. In the first place, the other side isn't spending any money, and in the second place, even if they were, Ross and Barker belong to us; they're bought and paid for."

"The question is," I said, "will they stay bought?"

"You've got a lot to learn, you two," Jordan replied. "A good politician takes money from both sides, but he votes for the highest bidder. That reminds me, Charlie; the Old Man ought to do something for the Rev. Adolphus Peachtree."

"He's already given him a cheque for his church."

"A rotten lot of good that will do him. Peachtree doesn't want cheques, he wants greenbacks. He's a valuable man, Charlie. A parson is always a strong card in the deck, and Peachtree is ready to swear he has seen no signs of bribery in the Legislature."

"Must have been going about with his eyes shut," I said.

"That's the point I'm trying to make," said Incorruptible Jordan. "A man's a valuable man who will go about with his eyes shut these days, and as Chaplain of the House, Peachtree's got a lot of influence. They used to have a blind Chap-

lain in the U.S. Senate, but Peachtree's got him beat a mile."

"All right," said Charlie carelessly. "I'll put him down on the list for five thousand. That will make three hundred and eighty-five thousand we've paid out in the last six days. The Old Man is buying his toga on the instalment plan, but I reckon the last payment will be made before long."

"Speaking of payments," I said, "there's that young ruffian, Jack Boulder of Carson County, to consider. Smiling Smith tossed a bundle of greenbacks through the open transom of his room at the hotel night before last, and the insolent young puppy turned it over to the Attorney-General, I understand."

"I suppose he counted it, and found it



Rev. Adolphus Peachtree.

wasn't enough," said Incorruptible Jordan.

"It was ten thousand dollars," I replied. "Ten thousand dollars in one thousand dollar notes."

"Well, they can't trace them to us," said Charlie.

"It may mean an investigation in the House," I argued.

"It's a poor house that can't whitewash itself," said Incorruptible Jordan. "Investigations don't do any harm, and an investigation just now would do some of those fellows good. There's young Arnold, for instance, who is holding out for twenty-five thousand; with a good scare thrown into him, like as not he'd sell out for ten, and be glad to take the money. An investigation acts like a

bear raid, you see, and if the bottom dropped out of the vote market, it wouldn't worry us any, eh, Charlie?"

"I'm not so sure of that," Charlie replied. "An investigation in the House would mean investigating the Old Man, and—"

"Oh, rats!" exclaimed Incurruptible Jordan. "Legislatures are like chicken houses: they all need whitewashing occasionally. Everybody knows that. It isn't only in this State, it's in every State. It's the same at Washington where they do it on a larger scale. Some old Johnnie has said: 'You can't touch pitch without being defiled,' but that's rot. You can touch pitch all you want, if you've got a bucket of whitewash handy, and the beautiful thing about a Legislature is, the whitewash is always handy—it's got to be. Why, my dear boy, nothing could be simpler! All the House has to do is to call for a vote of confidence in itself. Our majority in the House is bought and paid for, and there you are."

"How about the Attorney-General?" I asked. "He may demand an investigation."

"Yes," said Charlie. "How about the Attorney-General?"

"That's easy," said Incurruptible Jordan, "dead easy. If he gets funny we'll impeach him."

"How in h—?" Charlie began.

"Leave that to me," said Incurruptible Jordan. "He and Dick Ballard used to be in business together, didn't they? Well, Dick has all the old books of the firm. What's more, he's doctored them so that it looks as if Mr. Attorney-General has stolen about nine thousand dollars from him. If worst comes to worst, there'll be a warrant sworn out on Dick's evidence. It's good evidence; I've seen it myself. But why explain further? It's child's play, I tell you, child's play."

"It may be for you," I said. "You're a wonder, Jordan."

"Oh, that's not a drop in the bucket to what I've got up my sleeve," said Incurruptible Jordan.

"I've got a hold on every Legislator who opposes us; if it isn't a chattel mortgage, it's a scandal about his wife. I've got witnesses who will swear to anything, and a Judge on the Bench who'll believe 'em."

"Bully for you, Jordan!" said Charlie. "We're in this game to win, and we'll do it, if we have to drive every lying cur who won't take our money out of the State! I haven't any patience with men like Gower and Smathers and Brady, to hear them talk, you'd think the Old Man was acting dishonorably in trying to buy a seat in the U.S. Senate. It makes me tired! We've got to elect the Old Man to-morrow, Jordan; to-morrow, you understand!"

"I don't know about that," Jordan replied. "There's an axiom about making haste slowly that applies pretty well in this case. It doesn't do to crowd the mourners too hard, my boy. Still, if—"

"There are no if's about it, Jordan."

"Yes, there are," said Jordan. "There are more if's in politics than in any game on record. But what I was going to say, when you interrupted me, was this: if any one were to say to me, 'Jordan, there's a hundred thousand extra in it for you, if you elect a given person to a given office before sundown to-morrow,' I would say (this is purely a hypothetical case, you understand) why, I should say—"

"Never mind what you'd say, Jordan," said Charlie. "The money is yours."

Next morning, we elected the Old Man on the first ballot.

Charlie was jubilant. "It was a bully fight," he said, "a bully fight. And I'm glad we've kept our hands clean, for some day the Old Man may want to run for President."

Incurruptible Jordan winked at me from behind a big black cigar. "Yes," he murmured, "thank God we've kept our hands clean!"

The Oldest Religious Band in America

The Children of Peace, Founded by David Willson, of York County, Installed the First Pipe Organ Ever Built in Canada, While a Brass Band, Organized in 1820, Discovered Sacred Music During the Services—The Erection of the Magnificent Temple at Sharon, Which Still Stands, Occupied Six Years in Building, Contains Nearly 3000 Panes of Glass and Has a Symbolic Meaning Attached to all its Parts.

By Emily McArthur

THE first pipe organ ever built in Canada and the first brass band organized in the Dominion were leading features of worship with "The Children of Peace," organized by the late David Willson, of York County, in 1814, and believed to be the oldest religious band on the American continent. Although this novel sect has become extinct, some of its quaint structures still stand as memories of a devoted leader and faithful Christian worker.

Tourists passing Sharon on the line of the Metropolitan Railway are invariably attracted by a unique and well proportioned building and make many inquiries relating to the history of those who worshipped there in large numbers in other days. The Temple, which even to-day is the wonder and admiration of all who see it, and the Meeting House surrounded by its colonnade of pillars, remain as they looked over half a century ago, although weather beaten and showing the visible marks of time. The Music Hall and Square House have been removed. The three-storey Temple, with its dome surmounted by a gilded ball on which is inscribed the word "peace," with its 2,953 panes of glass in the windows and spire, and its emblematic altar and music gallery is visited by sight-seers and travelers from far and near.

Various articles having appeared at sundry times, regarding the religious society called "The Children of Peace," which have only been true in part, or unwittingly calculated to mislead the public mind in forming a true conception of the founder and his adherents, the writer will endeavor to give not an elaborate,

but a true history of its inception, rise and progress, together with interesting matters connected therewith; also correct dates, and the explanation of some things attributed to them, not altogether clear to the public mind, which gained partial credence, and were not considered as reflecting very much credit on the society.

The writer is not entering upon a defence of their religious belief, but merely wishes to give their history as it is, leaving an intelligent public to draw its own inferences.

As regards their customs and manner



David Willson
Founder of the Children of Peace.

of living, much has been said to their discredit, which was utterly untrue, and it is but doing justice to their memories to explain those actions of their lives which have been wholly misunderstood and accepted as truth by a misinformed public.

David Willson, the founder of this society, was born of Irish parentage in Dutchess County, New York, June 7, 1778. His father died when the subject of this narrative was very young, so that the period of his education was limited to less than one year. While in his minority, he, with his brother, the late John J. Willson, father of Mrs. C. Doan, Aurora, were engaged on a sailing vessel that sailed between New York and the West India Islands. What length of time he was engaged in this business is not now known. His brother continued to follow the business for some length of time after David Willson discontinued his part or interest in it. In the mean time he married before attaining his majority, and by the earnest solicitations of his wife was induced to leave the West India route and emigrate to Canada, which they did in the year 1801. They suffered a severe loss on crossing Lake Ontario. The craft on which they took passage was wrecked, they escaped with their lives, but all their baggage was lost; all they possessed, on arriving at Toronto was the rim of a spinning wheel, and the clothes they had on.

On arriving in Toronto, he applied for, and obtained a Crown deed of the farm in East Gwillimbury (which is now owned, and occupied by his grand-son, Mr. Abh Willson, one of our most prominent men). He and his wife walked up what is now Yonge Street, at that time a blazed road through an almost dense forest, carried their two little sons, John D. and Israel. Their third son was born Aug. 22, 1802, the first white child born in the Township of East Gwillimbury and his cradle was a rough hewn sap-trough, but eventually he became one of the leading men of his time and age, but to our subject. From his earlier years, David Willson was much given to religious contemplation, and sometime after his arrival in this country, he became a member of

the society of "Friends," taking quite an active part in their meetings. Entertaining, however, some peculiar views on religious points, which the Friends did not consider orthodox, he was dismissed from that body, and on his withdrawal a number, six it is said, who entertained similar views, also left the society and attached themselves to Mr. Willson, who became their leader. This was the nucleus of the church afterwards founded by him, and the early combination of the little band known as "The Children of Peace," which began to hold its meetings for worship in 1814. They differed from the Quakers in several peculiarities, were fond of music and introduced both vocal and instrumental in their devotional exercises, were not obliged to conform to any particular style of dress, and no religious tests were required as a standard of faith or godliness.

Their first meetings were held in Mr. Willson's private house, and later on in a log building, which stood upon the site of the present meeting house, until their first church was built in 1819, afterwards known as the Music Hall. It was 40 ft square at the base, 16 ft. high, one storey, no upper room, a door in the centre on each of the four sides and two windows each side of the four doors, each window containing twenty-four panes of glass. It was painted white, the roof being supported by large columns painted a light green.

The first feast was held in 1818, as a harvest home dinner, prepared by the wives and mothers, and was partaken of in the open air, on the site where the Music Hall stood, and was afterwards instituted as the feast of the "first fruits" corresponding to "Lammas Day."

In 1820 a brass band of music was organized in connection with the society, which is the oldest brass band in Canada, and which performed a sacred piece of music during service. A pipe organ was also added to the service during the same year, the builder being Mr. Richard Coates, of Toronto, who was a band-master in the British Army at the battle of Waterloo and in the Peninsular Wars. This was the first pipe organ built in

Canada and had two barrels, ten tones on each barrel.

Mr. Richard Coates was teacher of the band when organized, he taught each member to perform on his special instrument. This continued for some length of time. The late Jesse Doan, brother of the late Charles Doan, of Aurora, and father of Mrs. Col. Wayling, of Sharon, was the first recognized leader, the time of his appointment is not known, but he continued to lead until September, 1866,

ceased at a cost of \$125 and \$141 respectively. All the members of the band thoroughly understanding the different scales, would transpose the music as they played, thereby saving the trouble of re-writing the original score in a different key, if so required. It has been said by competent judges to be the most perfect in tone, time and execution of any amateur band in Canada.

They also cultivated their talent for singing at a very early date, 1819, and



David's Temple, Sharon, Ont.

when through failing health he resigned and transferred the leadership to his nephew, Mr. J. D. Graham. Jesse Doan made a specialty in the clarinet, of which instrument he was thoroughly master. A number of the members of the band purchased silver instruments in New York, from 1844 to 1867 inclusive, each member owning his own instrument. The two large brass horns owned by Charles Graham and George M. Doan were particularly fine, and were pur-

chased at a cost of \$125 and \$141 respectively. All the members of the band thoroughly understanding the different scales, would transpose the music as they played, thereby saving the trouble of re-writing the original score in a different key, if so required. It has been said by competent judges to be the most perfect in tone, time and execution of any amateur band in Canada. They also cultivated their talent for singing at a very early date, 1819, and

large room above in the meeting house. Mr. Cory held two grand concerts during his engagement here, one in February, 1817, the other in the summer, both given in the meeting house, which was filled with an audience that fully appreciated the entertainment.

In the winter of 1818 a school was organized, the term at that time being "Girls' House." young ladies from about 12 years of age and upwards were placed there to be taught thorough house-keeping and house work, such as spinning, both wool and flax, sewing, knitting, and cooking in all its branches. The first building utilized for this purpose was a log house that stood near where the residence of the late Hugh D. Willson now stands. As the number of applicants increased it was necessary to build a house for the purpose. They built a more commodious one where the residence of Mr. John Wasley now is, nearly opposite the Methodist Church. This was in full operation for a number of years, until each one and all married, and left for homes of their own. Up to and during this period the society had greatly increased in numbers, and educational facilities were in a very crude state. They decided to erect a still larger building, which was about 30 feet square, two storeys high, and was known as the "square house" and stood on what is now Mrs. E. McArthur's garden, opposite the meeting house. This institution would now be termed a Ladies' Seminary, a large number of young ladies, not only of this, but of other denominations here received a practical education.

This educational institution was what has given rise to the report that David Willson kept a harem, and the inmates were his concubines, but a baser calumny was never uttered on an honest purpose, as many who are yet living can testify.

Another matter may be explained here, and that is, why the young women were dressed in white on the feast days, at that time many were in very moderate circumstances and one of Mr. Willson's mottoes being "Equality," he suggested white as the color of their dresses, it being the emblem of purity, and the ma-

terial inexpensive placed it within the reach of all.

In 1825 they began the erection of the Temple, which has long been the wonder and admiration of all who have seen it. It is a three-storey structure 75 ft. in height, surmounted by a gilded ball, on which is inscribed the word "Peace." The first or ground storey, which is the auditorium, is sixty feet square. The second or middle storey is a music gallery where the band rendered a selection of music while the congregation were entering the building. The third storey is a dome, from which there is an open space to the ground floor. In the centre on the first floor stands a small finely finished structure, built by the late John Doan called the Altar, and which occupied 365 days in building, and like the Temple, is square and contains the Holy Bible. It stands on twelve gilded pillars, representing the twelve apostles and is emblematical of the religion of Christ, on the four corners of each storey of the Temple, a spire is placed, making twelve in all, and when illuminated is symbolical of the twelve apostles going out into the world to preach the salvation of Christ to the people.

Mr. Willson had a symbolic meaning attached to each and every part of the Temple. We will give it in his own words as the writer heard him repeat it.

"My meaning for the three-storeys is to represent the Trinity. Being square at base meant to deal on the square with all people. The door in the centre on each of the four sides is to let the people come in from the east and the west, the north and south on equal and the same footing. The equal number of windows on each side of every door is to let the north and the south on equal and the same on all the people herein assembled. The four pillars at each corner of the Altar, with the words Faith, Hope, Love and Charity, inscribed on them are the four cardinal virtues, which are the foundation, or in other words the principles on which it is built. The Golden Ball on the top storey with the word "Peace" inscribed meant peace to the world."

On the evening of the first Friday in each September, the Temple was illumined

ated for divine worship, and presented a very beautiful appearance when lighted there being 2952 panes of glass in the windows and spires. The illumination of the building was intended to represent Christianity enlightening the darkened understanding of the mind.

The following day the feast of the "first fruits," was celebrated and another service in the Temple, followed by a dinner provided in the meeting house. During the afternoon the band rendered 1 number of selections on the green in front of the meeting house, or, in other words, an open-air concert. The members also held a feast the first Saturday in June, at first in honor of David Willson's birthday, afterwards instituted as "the passover."

The building was intended to be used fifteen times during the year, never at any time for Sunday worship, viz.: service on the last Saturday of each month, when the members made contributions for charitable purposes. It has generally been supposed that this occupied 7 years in building, after King Solomon's Temple, but such was not the case, as it was begun in 1825, and the first service was held in it October 29, 1831, making the period of erection six years. It was painted white with green facings.

At the time and during the erection of the Temple, it was proposed to erect what is known as the Study, which was erected in 1839. This though of small dimensions, is one to excite interest from an architectural point of view. This building, like the meeting house, is surrounded by a colonnade of pillars, 10 in number, the measurement of the colonnade being 24 ft. long, 16 ft. 6 in. wide. The body of the building, 16 ft. long, 8 ft. wide and one storey high, a door in centre on east and west sides, twelve small spires on the roof and twelve windows, four on each side, two at each end and painted like the Temple, white with green facings. This structure was finished and the opening took place in September of the same year. They had seats placed in front of the building to accommodate the large gathering of friends that availed themselves of the pleasure. The time was spent in speeches and sing-

ing, and social intercourse all in harmony with the occasion, and so the afternoon passed away.

Later on, the second pipe organ, also built by Mr. R. Coates, with three barrels attached to it, ten tunes on each barrel, was put in, and the music produced by this organ was the old time ballads, such as "Blue Bells of Scotland," "Henry's Cottage Maid," "Water Painted from the Sea," "Loch-a-Bar no More," thirty tunes in all. The tone of this organ was particularly sweet and very harmonious to the ear.

The ladies in connection with the society made white, plain muslin curtains to drape the organ; they formed a point at the top, and reached to the floor, slightly drawn or parted in front, and trimmed with blue ribbon, which had a most pleasing effect. The windows were draped



Meeting House, Children of Peace.

ed in white corded muslin, valances cord and tassels, a bright scarlet valance was fastened around the inside above the windows. It was neat, plain and very attractive. This was the decoration of the Study, at that time. At this time, the members still increasing in numbers, it was decided to build a more commodious church for Sunday worship, which resulted in the building of the Meeting house, a structure 100 ft. long by 30 ft. wide, surrounded by a colonnade of pillar. This building was painted a light yellow with green facings, and has a large room upstairs for Sabbath Schools, and band rehearsals. The main part of the building which was used for service contains another, the third pipe organ, placed here in 1848, built also by Mr. Richard Coates. In this place worship was held every Sunday after the following manner:

Organ voluntary, sacred piece by the band, reading the scripture, hymn by the choir, prayer, anthem, sermon, hymn, closing voluntary by the organ.

Service was also held on Christmas morning at 5 a.m., when the house was lighted by a candle being placed in each window both above and below, followed by a free breakfast, service again at 1 a.m., followed by the Christmas offertory and dinner. The 5 a.m. service was in commemoration of the Saviour's birth at that time in the morning.

In this building the feasts were held; prior to this in the open air in the Temple field. This church was commenced in 1834, finished and dedicated in the summer of 1843, the month and date not now known.

During the early times of this society, it was the custom for a number to go to Toronto and Markham Township to hold a Sunday service, a written sermon being left at home to be read by one of their members. Revival meetings were unknown among them, neither had they any other minister than David Willson, and his service was at all times given free. While he always maintained "The laborer was worthy of his hire," he was averse to high salaries being paid to ministers, preferring rather to give the surplus to the poor, and so this little body grew and thrived, gaining for them-

selves a reputation for morality, upright dealing and honesty of purpose and belief, never asking for assistance outside their own congregation. As Mr. Willson once wrote, "Our wants are few and simple," and thus they passed their lives in helping one another and the poor around them, in their own unostentatious way of serving their Creator. They did their life's work and quietly passed away in the hope of their reward in the great hereafter.

Upon the completion of their numerous buildings the society continued to flourish until the death of David Willson, which occurred on January 19, 1866, at the age of 87 years, 7 months, and 12 days. His remains were interred beside his life partner, in the cemetery one mile south of Sharon, and not in a vault under the Study as was reported by many at the time of his death. The reading of the service devolved upon his eldest son, John David Willson, David Willson having left a number of sermons, prayers and hymns on record.

After this the society began to fail in numbers, many moved away and others identified themselves with other churches. At this time the society has become extinct. The churches still stand as a monument to the memory of the departed.

The Music Hall, and Square House were both removed some years ago.

The Story of "The Coward"

A Course of Rigid Discipline and Restriction Undergone by a Youth in Order to Live Down and Forget a Weakness as Well as to Overcome a Feeling of Fear and Sense of Shame—The Hidden Meaning of the Sea and its Great Turbulent Heart Helped Him in His Firm Resolve.

By D. G. Beardsley.

THE setting sun cast long shadows on a dusty white road, awoke little patches of white among dark forest trees and shimmered on the rapids beneath a rough wooden bridge. Down the road a farmer trudged, leading his tired horses home and an occasional encouraging "Gid up" was the only sound to break the summer evening's silence. A man leaned lazily against the bridge's railing and puffed at his pipe.

Then a sudden little patter of feet on the wooden bridge—a splash—a cry followed by another splash, and he leaned over the railing to see a curly head borne roughly over the rocks by whirling rapids and carried far out into mid-stream. Grasping the rail, he flung his legs over it and stood poised for a leap—the baby hands stretched toward him—he leaned far forward, one hand clutching the rail behind him, and—drew back. He was afraid. His nerve had failed him.

When a moment later the young man raised his head from his hands and looked again there was nothing to be seen on the water. But yes—there, on the rocky bank, was a little red cart—the price of a child's life. With the sight of this toy came a revulsion of feeling against himself; his cowardliness; his utter lack of presence of mind. He sprang to his feet in what was almost a frenzy of impotent anger and shame. He looked up and down the road and across the bridge. No one in sight; no one had seen it. Then, with quick, short strides, he began to cover the distance between the bridge and the village, rapidly turning over in his mind the meaning of his recent experience.

Howard White, honor-graduate of McGill University, was to all appearances

a striking example of athletic, well-built Canadian manhood. Over medium height, broad-shouldered, keen featured, he would have passed as an alert, well-balanced student of about twenty-five. One would judge him to be a professional man interested in science or law. It needed a keen observer of man to detect in his slight stoop and his habit of starting at an unexpected noise, the demand that protracted study had made upon his nerves, and for which his doctor had ordered rest, combined with country air and food. He strode on, his sensitive mouth licking its usual firmness, quivering at the memory of the last ten minutes. And this then, he thought, was to be the result of his hard work—complete lack of nerve—absence of pluck. He, one of the best swimmers in his club, was afraid to take a twelve-foot leap into a running stream—was a coward! The word, hurled by his distorted imagination, caused a deep flush to spread over his cheeks, as though a whip had struck his livid face. With tense muscles he covered the ground, taking a short cut across a ploughed field, his passionate figure the only suggestion of energy in the fast approaching twilight.

Arrived in his room, White slammed the door to, dragged a chair to the window, and seizing a railway guide proceeded to turn its leaves with feverish haste. His mind had worked rapidly during the walk and brought him to a decision. First of all he must leave this place immediately, before news of the child's death reached the village. Second, he must find his new destination.

The doctor had advised sea air as an alternative to the country. What about the Atlantic Coast? Nova Scotia? New-

PRIDE

Of all the causes which conspire to blind
Man's erring judgment, and misguide the mind,
What the weak hand with strongest bias rules,
Is pride, the never-failing vice of fools.

— Pope.

foundland? But at the thought of the water came the memory of that child's face; his outstretched arms, and the splashing waves that carried him almost playfully to his death. No! Nowhere near the sea. Nowhere near the water! The very idea made his overstrung mind reel—he was a coward. But yes—a sudden thought struck him—he would live by the sea and train himself to overcome this unreasoning fear. He had once been a man; he would be one again if it were possible. He would seek a lonely spot on the Atlantic and wrestle with the sea and his cowardly self. The doctor had said he needed rest—rest from town life and associations. Yes! He would have this, but he knew he needed exercise; vigorous work in the open air to enable him to cast off this restricting fear which handicapped his manliness. Only, no one must ever know; he must get right away among strangers, perhaps alone, and start afresh.

With this resolution, White discovered a tiny village on the Nova Scotia coast and began immediately to prepare for his departure. It would not be difficult to evade his friends, he was unencumbered by near relations, and his literary proclivities would provide the necessary funds.

There was no eastbound train that night, but early morning saw the young man pacing the little station, grip in hand, and a few minutes later the white smoke from the engine was disappearing around a curve in the landscape and losing itself among the distant trees.

II.

"Are they all in?"

"Not yet, sir. One more coming along Ah! Here they come!"

A long dark form was borne by four rough-clad longshoremen who deposited their burden on the sand and unwound the cloak in which they had wrapped it.

Dr. Manson knelt down and thrust one hand up the loose jersey of the prostrate man. The heart gave no perceptible sign of life but he bent an ear to the mouth to catch a faint breath. He was evidently rewarded, for the next moment he drew out the man's tongue,

rolled him over onto his chest and began to work vigorously with his arms, while the men nearby lent what assistance they could.

A large burly seaman, evidently a captain by the respect paid him by the other came up while they were still working at resuscitation, followed by one or two passengers.

"Yes! This is the man," he said. "We owe our lives to him, doctor. He's a hero! Did you say he was alone?" This to one of the longshoremen.

"Yes, sir! We seen your ship on the rocks an' was tryin' ter think how we cud reach her in such a gale, when we sees a man runnin' to the shore with a coil o' rope. 'Come quick!' he cries. 'Hold one end o' the rope,' and with that begins leaping from rock to rock towards your ship. We couldn't 'a done anything with a boat; too many rocks, sir; but he—plunges through the surf, across the rocks, like as if they'd been the sandy beach 'stead of points sticking out of a roaring sea."

"We just hung on ter the rope an' watched him, one minute down an' hid among the spray—then climbin' the next reel, an' then tossed about in the big waves near the ship. We thought he was lost for sure, an' we didn't feel him tugging on the rope, it was so long, an' he held the slack. Then next instant we hears a cheer from the men aboard and they'd got it fixed to the bow." Yes, sir! He's a man an' no mistake—"

The half-drowned man opened his eyes: "Where's the ship? Are they safe?"

"Yes, safe! Thanks to your courage," said the captain, seizing his hand in a hearty, sailor's grasp. "But we thought we'd near lost you."

"Lost me? My courage? Thank God I've done it at last!" The man wandered—then tried to speak again.

"Here—take this—you don't need to talk!—the doctor pressed a flask to his lips. "You're coming round alright but you've had a close shave."

"Yes! I'm alright now—but wait! Wait a moment! I'm coming, little child—I'll save you. My God, the waves! They're choking me. Quick! Quick!

Seize the rope! They've got the other end on shore—there!"

He sank back exhausted and suddenly quiet after his delirium. The quick flush had fled from his cheeks and left a deathly pallor in its place. The young doctor leaned forward and grasped his patient's hand; there was no sign of a pulse; and felt his heart, but there was no response. An ominous calm spread over the little group and the whispered words were repeated with an awed reverence. "He's dead! His heart has given out!"

They buried him in the little churchyard by the sea which had claimed his life. None knew from whence he had come or why, except that three years ago a tall, dark young gentleman had been seen in the village and it became known that he had purchased McDougall's hut on an adjacent island. They knew also that he had lived there ever since, wearing the rough garb of the fishermen and seldom visiting them except for provisions and occasional mail. The doctor who was taking temporary duty in the absence of a regular practitioner, undertook to look through the dead man's belongings in hopes of discovering a clue to his identity beyond his mere name. Accordingly, before the funeral, he took a boat and rowed across the now quiet water to the island and climbed the narrow path to McDougall's hut.

Dr. Manson found the door ajar, and pushing it open, walked in. It was a small, two-roomed log cabin; the rooms divided by a paper-covered screen of slats with a narrow door-way between. The outer of the two, lighted by a small square window, was scantily furnished, a rough table, a stove and two wooden chairs, together with some shelves filled with books being all that it contained. On a hook near the door hung the dead man's rubber coat and sou'wester, and beneath them a pair of high rubber boots such as seamen wear. In the corner, behind the stove, logs of wood were piled with a plentiful supply of kindlings and an axe, while a broom and a dust-pan and brush occupied another corner. Everything was scrupulously clean and in spite of its bareness showed the fastidious taste of its owner. The other room held mere-

ly a low camp bed, a chair and table and a roughly fashioned chest-of-drawers. More books were piled on these and the backs of the brushes were silver-mounted ebony.

The doctor picked up a brush and examined the initials.

H. W., and he had been told that the man's name was John Monckton. Strange! But then the air of the whole place breathed mystery. He had gathered from the fisher-folk, as well as from his general appearance, that last night's



"A man leaned lazily against the boy's railing and pulled at his pipe."

hero was a gentleman, but somehow had not expected to find books on science and the latest literary works or ebony-backed brushes in the log-hut, and now the conflicting initials added to the interest which he experienced in examining his surroundings. But surely there would be papers to throw light on the subject! He opened the top drawer of the chest and found his supposition confirmed. It was practically filled with manuscript so

he drew out a few sheets and scanned their neat, finely-written lines.

Poetry, strong, strange poems of the sea he found, and some seemed familiar. Then glancing at the foot of the page he saw a note to the effect that they had been published by a certain publisher in New York in the previous year. Other pages contained stories, and these, too savoured of the strong, salt breeze, interwoven by a sad, almost morbid thrill—reminiscent of the weird minor tones of the old music of the North.

The young doctor was fascinated. He felt a strange influence surrounding him as if he were learning the hidden meaning of the sea, were gaining an insight into its turbulent heart. Page after page he drew out of the drawer, read with a devouring interest, and replaced; until at last, jumping to his feet, he stretched his long arms and legs to their full length and ran his fingers through his thick hair, as if forcing himself to wake from a too-engrossing and rather troubled dream. Yet there remained in the drawer a book—a diary—and this he felt he must examine, hoping to find therein the key to all this enigma. So taking it out of its dark corner, he seated himself again on the shaky camp-stretcher and turned back the cover.

The same strong, even handwriting was here again and the title-page contained this curious inscription:

"The Memoirs of John Monckton—
Coward."

It was a thick book, being a daily memoir which extended over three years. Manson could only content himself with diving into different parts of it and reading few pages here and there. One paragraph explained the apparent discrepancy between the initials and the man's name.

"It is now a month since I became John Monckton. How the name occurred to me I do not know, but as I needed a name and it flashed in my mind at the same instant, it will do as well as another. A month, only a month since I came to my lonely hermitage; five weeks since the terrible event that caused me to come, and yet it might be a year. Were it not that I am still a stranger to my

fisher-neighbors, who eye me with a curious though not suspicious gaze when I visit their little village, I might almost believe I had lived here always, so completely have I succeeded in throwing off the old life. The sea is beginning to assume a friendly aspect towards me though I doubt not that the winter storms will conjure up that terrible, incomprehensible fear that has made me what I am—a coward. Base word! yet baser self that I should have to apply it to you—for if there were no such word, there would still be the occasion for its use! But I must not allow these overpowering feelings of my weakness to conquer me. I have been a man—I will be a man again. These must be my only thoughts and how to accomplish this end. They say we have two selves—a higher and a lower—and that the strength of one implies the weakness of the other. At present my cowardly self is still in the ascendant. Last night, the wind blew and the trees creaked ominously as if they could no longer stand his onslaughts, but must fall, and falling crush my little hermitage to the ground. I can remember revelling in the music of the wind and waves, yet last night I hid my head beneath the blankets and the marks of nails are still visible in my palms. I—a strong man—tossed in an agony of fear like a timid girl. Oh God! The shame of it is hard to bear, even when there is none to see! To-night, if the storm comes again, I shall force myself to sit up; to watch the thunder-clouds and lightning from my window; to laugh at the claps as they crash overhead. But it is easy to say this when all is calm and light; when the terror of the storm is not present."

Then again: "It is not enough for me to spend my time fishing and rowing. I need physical exertion but must have something more than my books and diary to exercise my mind. The loneliness will grow upon me and frustrate my attempts at self-conquest. I have decided to write—to make use of the strange fancies borne in my brain by the sounds of the sea. Yet my stories must not be too fanciful or they will only serve to imprint themselves upon my mind and re-

turn to haunt the stormy night-hours. Mine must be tales of hardship; of men who fight and wrestle with the sea for their livelihood and the safety of others. Often have I watched, from my outlook, the fishers as they embark on one of their perilous voyages. How strong they seem; even the women are not weak and yielding as their town-bred sisters. There is a suggestion of the Spartan mothers in their expressions as they bid their men God-speed. Yet, when the boats have left the shore and the first of the fleet are turning the point, followed by a graceful curving line of vessels, I have seen then the younger women's eyes filled with that sad longing that seems to belong to the dwellers by the sea as if they wondered when and where they should meet those brave toilers again; whether their children would in turn grow up and seek their bread upon the waters."

Manson felt himself compelled to skip through many pages of this strange confession, but one other held his attention for some time:

"I have found a market for my writings and the resulting funds are more than necessary to keep up my frugal establishment. Thinking over different ways of disposing of them, I have decided to send a contribution to a Sick Children's Hospital, anonymously, and to continue so doing while I am here. It is a worthy object and perhaps, who knows, the little child may look down from wherever he is and be glad."

The doctor closed the dead man's diary and leaned back against the wall, re-lighting his short pipe and puffing thoughtfully as he deliberated about what should be done with such an autobiography. Monckton or White, or whatever his name really was, had no rela-



"The doctor picked up a break and examined the interior."

tions. He had said as much in his memoirs, and these were a record of his private life and thoughts. He hesitated only a short time, however, then left the cabin to descend the rocky path to the cliff. Here he sat down, and tearing the whole book to shreds, scattered them in the quiet sea below.

On the rude wooden cross—the best the village had to offer—Manson had inscribed: "GREATER IS HE THAT RULETH HIMSELF THAN HE THAT CONQUERETH A CITY," but refused to give a reason for this strange epitaph.

Forgetfulness of the clock, keeping alert, grasping the fleeting opportunity, studying for bigger things—these are the fundamentals of getting ahead in the world, and they cannot be emphasized too much or too often.

Visiting Bob's People

How an Engaged Girl Spent a Week Among the Relatives of Her Husband-to-be and Undereared to Impress Upon Them That she Was a PR Candidate to be Taken Into the Circle of the Family.

By Jequette Reuter Eaton in Good Housekeeping Magazine.

"NOW," demanded her chum, settling herself comfortably, and drawing the box of chocolates within reach, "tell me about your visit to Bob's people. 'As I look back on the week,'" summarized the engaged girl, "it seems to me one long, unsuccessful attempt to convince the relatives-to-be that I am not a fit candidate for a home for the feeble-minded. Few married people seem to remember, and few others to realize, what an ordeal the first meeting with his family is to an engaged girl. She ought to take them one by one, with rests between. I plunged madly—you know my penchant—into a town full of them, all total strangers to me.

"Bob was to have visited there at the same time, but a hateful case in Texas was set for that week, so at the last moment he had to telegraph his regrets, and I never felt so alone in my life—a desert island, a small boat entirely surrounded by in-laws. I met at least a thousand relatives, and they all seemed to think that Bob had told me the life history of each, and that the details ought to be fastened immovably in my mind.

"Scene one: Bob's married sister, whose little girl was ill, rushed into the library, where I was trying to win my way into Uncle Ebenezer's affections by reading him the stock reports, with, 'Oh, isn't Toussie here? My letter must make this mail, and I can't leave Beth!'

"Then I, burning to be of use, begged 'Do let me go!'

"If you would" she breathed gratefully. "And as you are going out, will you stop at the drug store with this prescription? The doctor said it should be filled at once."

"Scene two: Miss Helpful rushed down

the street, prescription in one hand, letter in the other.

"Scene three: She hustles into the druggist's with a breathless 'How soon can you fill this, please?' And discovers that she has handed the letter to the clerk, and posted the prescription some blocks back! After some wild telephoning, I caught the doctor, and secured a new prescription, in the meantime dispatching a boy on a bicycle to the train with the letter. But," ruefully, "the family will never forget my stupidity, for, of course, I had to tell them what delayed me."

"You honest dear, 'of course,'" murmured her chum.

"I'll tell you only one more disaster. It was the last day of my stay at Aunt Myra's, and my mind—that there was left of it—was filled with the one idea of leaving my room in perfect order. As a finishing touch, I washed my hands, folded the towel, replaced the cover on the soap dish and neatly emptied the contents of the washbowl into my carefully packed trunk, which stood open at my elbow. And at that precise moment Aunt Myra entered!

"I could never endure it—I should make Bob do something so dreadful that he would be cut off from his family forever—if he hadn't read me extracts from some of his home letters. Uncle Ebenezer wrote that I was a most considerate young person. Bob's sister said I was resourceful in difficult situations—I knew what she referred to. Bob says they spoke of my 'candor,' and 'adaptability,' and his dear old grandmother said I was a real comfort to her. Aunt Myra did not exactly overwhelm me with praise, but do you think," queried the girl, wistfully, "that, if I keep on trying, I can some day make good with Bob's family?"

The Timber Supply of the Future

The Subject of Lumbering in Canada has Become one of Great Interest and Vital Importance. While a Powerful Sentiment for the Protection of the Forests has Been Aroused—The Possible Bearing of the Timber Supply of the Dominion on the Future of the United States Discussed.

By James Oliver Garwood in the Bookkeeper Magazine

SOME time ago I had an interview with the late James A. Calhock, millionaire lumberman of Chicago, then president of the Lumber Carriers' Association, owner of the greatest lumber fleet in the world, and recognized as one of the two greatest lumbermen in America. We were on one of his own vessels, and he said to me, pointing northward over Lake Michigan, "Up there, in Canada, are the forests that will save the United States."

We had been talking over the lumber situation. For two hours I had listened to this timber king's description of the havoc wrought in our forests. He had made millions, and yet he seemed to regret that they had been made. He grieved over the war of devastation in which he had so successfully played his own part, and he saw but little hope for the future. In the end he said:—

"Up there, in Canada, are the forests that will save the United States. They will tide over our timber famine, give us a chance to recuperate, and by the time our own forests have regained a part of what they have lost we Americans will have learned our lesson, as Germany learned hers decades ago."

In his message to Congress, President Roosevelt voiced this same belief, in another way. He urged for the repeal of duty on wood pulp and for an agreement with Canada that there should be no export duty on Canadian pulpwood. In other words, his effort was to throw open to American manufacturers the vast wilderness regions of the Dominion; or, as one Canadian editor pointedly expressed it, "To nurse back American timber while feeding off Canadian wood."

On the other hand, there has risen

throughout Canada a powerful sentiment for the protection of Canadian forests. Our neighbors on the north have learned their lesson from the United States, and while Americans are regarding with gloating eyes the vast tracts of timber land in the Dominion, the Canadians themselves have awakened to the fact that these forests must be preserved. While they welcome the unnumbered thousands of American farmers flocking into the fertile regions of the great west, they have not brought themselves to welcome this same people in their timber regions. In Alberta, Manitoba, and Saskatchewan, Americans are helping to build the foundations of a nation; they are becoming a people in common with Canadians, their interests are in the rich acres which have been given to them, in their homes, in the future of the country, but in the forests Americans come only to "strip and destroy," as they have done for a quarter of a century in their own country.

For these reasons, and because of the strenuous attempts at forestry legislation in the United States and the opening up of tremendous timber regions by the railroads of the Dominion, the subject of lumbering in Canada has become one of great interest and vital importance. Recently I made my fourth trip through the vast timber belts of our neighbor on the north, following in particular in this journey the line of the new trans-continental Grand Trunk Pacific, which is stretching itself like a tight rope through primitive wildernesses which are offering unprecedented opportunities for capital. "Some day Americans will wake up," said Mr. Calhock to me, "and then they will add up into Canada and

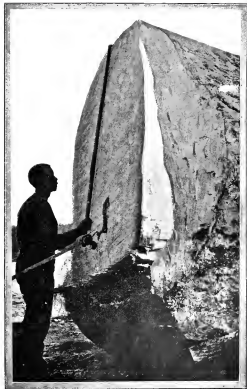
make fortunes, as we made them a generation ago." But since then sentiment in the Dominion has changed and while the forests of Canada are already invaded by Americans, and will continue to offer more and more opportunities to them, it is quite safe to say that they will, on the other hand, be protected from them.

Before going into a detailed description of the forests and lumbering camps of the north it may not be uninteresting, especially to those who have, or expect to have capital to invest, to give some sort of an idea of just what Canada possesses in timber. Much to my surprise I have found that the people of the United States are astonishingly ignorant of the forest wealth of the Dominion. In fact, not until very recently have the people of Canada themselves become aware of the vastness of their country's wooded areas, and as a consequence, it is estimated that fully eighty per cent. of Canada's forests are still unclaimed by private interests. A complete government investigation has shown that the central forest belt begins on the mainland opposite Newfoundland, follows a southwesterly course to the south of James Bay, and then runs northwest to Alaska, stopping opposite the mouth of the Mackenzie River, the total distance being 3,700 miles. At ten almost equal intervals along the belt measurements in width have been made which show that this forest area has an average width of 700 miles, or a total area of 2,500,000 square miles, and that in fully eighty per cent. of it no axe but that of the trapper and the surveyor has ever been used. Reduced to acres, this virgin forest area gives a total of 1,600,000,000, or more than three times the 500,000,000 acres of forest land in the United States, much of which has been partly stripped, and in which are included great areas not known as densely wooded. In addition to the densely wooded belt mentioned above there are fully 500,000,000 acres of forest in the Hudson Bay and far northern country which is not officially recognized as "densely timbered." I have been through some of this country and have found it equal to most of the timber land still remaining in Michigan.

In Canada the white pine, as in this country, has been the first to suffer, and is fast disappearing from Southern Ontario and Quebec, though large areas of it are still standing on lands held by the Crown and in reserves. In New Brunswick, Nova Scotia, Quebec and Ontario, the great forests are mostly of spruce, cedar, pine and balsam, while in British Columbia they are mostly of Douglas fir, the giant arbor-vitae, Menzies or Sitka spruce, yellow cypress and the western hemlock. Of course other trees, such as birch, poplar, etc., including a good number of hardwoods, are well represented in the forest regions.

While the great provinces of Manitoba, Saskatchewan and Alberta, in which 60,000 Americans settled last year, are calling to the farmer more than any other country in the world to-day it is not generally known that much of this Canadian timber stands upon soil which has been found to be the richest on the continent. In the three great "wheat provinces" of the west, government investigations show that fully three-fifths of the land is wooded, and that this timber land is equal, if not superior, to the prairie areas into which unnumbered thousands of farmers are flocking. When I made my first trip through the Canadian west in 1899, I found most of the settlers living in crude shacks and log cabins, while last autumn my journey showed the prairies dotted with homes of the most modern kind. There is hardly a locality, even in the so-called exclusively "prairie districts," where the settler cannot get his lumber at prices ranging from a quarter to never more than a half of what he would be compelled to pay in the States, and it is quite common for a community of settlers to establish a small sawmill, so that their lumber costs them next to nothing. It must be remembered that I am now speaking of the great farming areas, and not of the "official" timber belts. In the United States such areas as these are regarded as forest land. I cite these facts only as corroborative of the tremendous and wide-spread forest wealth of the Dominion.

The toll that Americans are beginning to demand of Canadian forests has al-



Slicing a Monster Log in British Columbia.

ready reached huge proportions. This year it is estimated that from Quebec alone 1,000,000 cords of pulpwood will be imported into the United States at a cost of eight million American dollars. Throughout Ontario and Quebec American interests are buying up great pulpwood and timber areas, and the opportunities opening up farther west are even greater than those that have already been taken advantage of. What these opportunities are may be seen from the fact that the exports of timber and pulpwood from Canada this year will approximate \$30,000,000. It is believed that this export will increase from 20 to 30 per cent. every year for many years to come, for the United States is literally starving for paper material; and if this material can not be secured in a way hoped for by the President, it must be secured at some other cost. Canadians are aware of this tremendous market, and they are alive to the fact that, with proper legislation, Canada's timber and pulpwood can be doled out to its southern neighbor at great profit for perhaps generations to come. In 1880 there were only 742 paper and pulp mills in this country, producing \$57,000,000 worth of material a year; in 1900 the number had increased to 1,200 mills, and to-day there are 2,000 mills in operation, producing \$200,000,000 worth of paper and pulp. And still the supply is so far below demand that the price of paper has almost created a panic among publishers.

So to-day, in Canada, well informed capital is not especially seeking out the big timber areas. It is investing itself in pulpwood lands. As Colonel Shaw, the well known timber and mining man of Toronto, said to me, the "wise ones are picking up the dense spruce and cedar." Over unnumbered thousands of square miles it can be gotten for a song. Last autumn I struck into the Hudson Bay wilderness from Port Arthur. A few miles from the city I left all lumbering and pulpwood operations behind me. For two hundred and fifty miles northward the primitive wilderness stretched unbroken. My guides trailed for days through pulpwood forests that had not a break in them, and where for weeks

and months at a time the moose, the caribou and the wolf are startled only by occasional prospectors, those "mineral mad Canadians," who pass through countless fortunes standing about them in their seeking for those other fortunes hid beneath their feet. Until one personally buries himself in one of these dense forests of the north it is impossible for him to realize what they are like. Spruce and cedars from six inches to a foot in diameter tower up as straight as arrows, so close in places that even the moose, who penetrates where man can hardly go, finds it difficult to pass between them. Not far from Fort William I saw an acre of stump land from which \$11,000 worth of pulpwood had been taken. This acre was one of about twenty on which the timber rights had been secured for \$3,000.

Recently as three years ago men with capital hesitated at investing money in lands situated in what is commonly called "the wilderness." They figured that it might be a generation or more before the trees could be got to civilization. But all of this is now changed. This year 9,000 miles of railroad are either projected or under contract in the Dominion. A great transcontinental is cutting through the wildest part of the American continent from ocean to ocean. More than twenty branch lines are penetrating the vast forest tracts, and another line will soon be under construction from the Canadian Northern to Hudson Bay. Within three more years there will hardly be a forest belt in Canada that cannot be "worked," and then when they have jumped to half a dozen times their present value investors will, as Mr. Callick said, "wake up to the situation."

Not only from a money-making point of view is lumbering in the north filled with interest. It is there, in the primitive regions which for hundreds of years have been the heritage of the Hudson Bay hunter and trapper, that one finds the real romance of the lumberjack and the "pulp roller." It is in these camps of the north that one comes in contact with the primitive in man as well as in beast and forest, where you eat moose meat and caribou instead of beef, and meet men such as are



Felling a Giant in a Canadian Forest.

never found in the camps of the United States. Whether it is in the dense forests of New Brunswick, in northern Quebec and Ontario, or among the forest giants of British Columbia, one will find that lumbering life is much different than in the States. Both the forest and prairie regions of Canada are particularly rich in rivers and lakes, and as a consequence timbering is in most places a "twelve month job," as one contractor said to me. During the entire fall and winter the men work in the camps and

through the spring and summer the streams running down from the forests are made to carry the winter's harvest. Because of this wealth of waterways throughout the Dominion timbering can be carried on more advantageously in Canada than in any other country in the world.

When one goes into the far north to study the timber situation about the first object that impresses him is the lumberjack. I was told before going into the forests that he was the most honest man

in the world, and I found him so. He will bring your pocket-book to you if he finds it; he will divide his last biscuit with you; you may leave your camp without guard for days and when you return nothing will be missing—but one thing. That is whisky. Whisky is every man's property, no matter who pays for it, and the average Canadian lumberjack will go through every parcel in your camp in his search for it. If he is discovered at his work he regards the whole matter as a good joke. In most instances he is a composite of French and Indian blood, and if not that he is Finnish or Canadian, for the American lumberjack has not begun to emigrate much as yet. He is, in many ways, a forest nomad. He will work at timbering for a number of months, then spend a winter at trapping, and then set off with the dream of finding a silver or gold mine. He is a hard worker, loyal and honest to his employers while he works for them, and is a part of his forests, caring little for town life. West of Nipigon forest reserve I met one of these forest men coming down to Port Arthur. He had not seen a town for seven years and when he reached the city he could not be persuaded to travel upon the stone walks, but chose the middle of the streets. Neil McDougall, Indian agent at Port Arthur, told me of another man who had not been to town for seventeen years. All of these men of the far northern woods are filled with the wild and picturesque stories and legends of the forests and it is hard for one with a love of nature in his heart to take himself away from their camp-fires.

Farther westward one meets with different timber and different men. Sweeping over the vast fertile farm lands into which our farmers are now going in thousands, Canada's forest belt takes one among the millions of acres of forest giants in British Columbia. To-day British Columbia is by all odds the greatest timber land in the world, and by the wise government supervision which the Dominion is gradually bringing about, it will be made to enrich the nation for many generations if not centuries. In some ways, however, the British Colum-

bia lumbermen are following in the fatal footsteps of their southern cousins. I have seen giant firs, for instance, cut so high above the ground that enough lumber was left in each stump to build a house. The "reasons" for cutting a tree from ten to twenty feet above the ground are the same as were once given in our own redwood forests, where "stump timbering" has now developed into an industry. The foreman of a cutting gang will say that time is saved by chopping a tree where its diameter is not more than two-thirds of what it is twenty feet down, and that "the butt is liable to have a rotten core." Yet on an average not one in ten of these huge stumps are unsound. When cutting a British Columbia giant, from six to ten feet in diameter, two planks are fastened into the trunk from six to fifteen feet above the ground and from these planks the cutters wield their axes and saws. The crash of one of these forest monsters can, under right conditions, be heard five miles away. Near Vancouver there is one man named Sweet who makes a good living from a single tree stump which he has turned into a "dance hall," as is shown in an accompanying illustration. The stump is the one great attraction of Sweet's little resort and settlers and lumbermen from miles around come to the dances which are held there every evening, both winter and summer. During the winter months when the revelers come on snowshoes, huge fires give warmth and light to the picturesque scene.

In closing, I wish to say an additional word regarding the fight which the Provincial Governments have already begun for the preservation of their timber. Notwithstanding the fact that its forests have hardly been touched Canada is far ahead of the United States in this matter. Huge timber reserves have been set aside, and all of the Crown lands, which embrace the larger part of the forest areas, are more or less carefully watched. In British Columbia the timber restrictions are perhaps less enforced than in other provinces. Anyone staking timber on unlocated Crown lands is entitled to a special timber license to "cut and carry away timber" on 600 acres, but must pay an

annual fee of \$140 and a royalty of fifty cents per thousand for timber cut. This forest revenue has filled the treasury of the province to overflowing, and the Government constantly holds the whip hand, as it retains the right to at any time increase both royalty and annual fee. The Provinces of Ontario and Quebec are setting the world an example in the way of forest preservation. There are already 10,437,320 acres in Ontario's reserves and the scheme is to rapidly increase these reserves to 30,000,000 acres, which means that Ontario will remain a powerful factor in the world's supply of timber for all time to come. It is estimated that the present reserves contain fully 10,000,000,000 (ten billion) feet of pine lumber. In the Province of Quebec 170,000,000 acres have been set aside in forest reserves, or ten times the area in

Ontario. In both provinces there is a complete system of forest patrol, the individuals of the patrols being known as "fire rangers." These rangers are constantly on guard in the forest regions, their duty not only being to extinguish fires but to prevent them by ceaseless enforcement of the forest laws and by the course of "camp fire education," which they are spreading among the lumbermen, trappers and Indians of the wilderness. In the words of one Canadian lumberman, "the stripping of the United States of timber has been a lesson to Canada, and throughout the Dominion there has developed, and is still growing, a mighty movement for the saving of Canada's forests so that for all time she may retain her rank as the greatest timber country, as well as the greatest wheat country, in the world."

Where Improvements Never Stop

From *System*.

"Just as soon as any employee thinks that the business cannot get along without him, discharge him," once said John H. Patterson, president of the National Cash Register Company. The experiences of many business concerns tend to prove this drastic theory correct. As soon as an employee believes he is invaluable, the natural tendency is to ease up on that alertness and energy that brought him to his position—that really got him his job and made him "hold it down."

At a recent business meeting, Mr. W. J. Hoggan of New York inquired of the head of one of his important departments if he had done everything possible to put it into shape.

"I have practically reorganized and reassembled the entire department" was the reply. "Within a week I don't believe I can make an improvement."

"Well," was the rejoinder, "if your work will be done in a week, I don't see why we need you afterward. As soon as a man has done everything possible, there can be nothing possible for him to do."

The department is still being improved.

The Outwitting of Mr. Bearby

How a Real Estate Firm set Out to Drive a Young and Ambitious Rival From Business, but met With a Sharp Surprise When It Came to Closing a Deal and Trying to Steal a Client From Their Opponent.

By Archie P. McKibbin.

MR. BEARBY pounded ponderously down the street, his heavy tread biting black splashes in the white frost mantle on the pavement. It was a very early November morning. From youth, Mr. Bearby had retained the habit of rising with the lark and getting to work early.

Mr. Bearby paused before an office, across whose window in fiery letters was inscribed: "Bearby & Son, Real Estate Agents," and, while he was feeling in his pocket for the key, peered up and down the deserted street with a greedy expression in his small brown eyes. Traveling back to the keyhole again, his gaze focused itself on another sign, almost directly across the street. It read: "Snively, the Real Estate Man."

"Well, I do declare!" exclaimed the bewildered Bearby, a frown puckering his brow. "So Snively has come into the business, eh? Poor, foolish fellow! I wonder what he was thinking of."

Bearby nodded his great head up and down at the sign across the way, and at each nod the bewhiskered face of the man seemed to darken. He tried to take his eyes from the sign, but it held him, somehow. It was a brand new sign, and its letters were red and fiery—much redder and more fiery than was Bearby & Son's sign. They seemed to laugh down at the great Bearby; they seemed to challenge him; they seemed telling him to go to —, to Pentecost, or any place equally far distant.

When Mr. Bearby unlocked his office door and stepped inside, his face wore a sullen look. He opened a table-drawer and drew out a few "House and Lot For Sale at a Bargain" posters, and hung them about the room. Every time his

eyes glanced above the frosted panes of his window, Snively's sign smiled across at him, a meaning, ruddy, yellow shaded smile that made the big man grit his teeth.

He was busy figuring on a piece of foolscap when "Son" came in and hung his hat and coat on its customary nail. He was a tall, dark-haired young man with shifting little brown eyes like his father's. He glanced about the small office discontentedly; then out of the window, Snively's yellow-red sign met him and laughed down in his face, derisively. He drew back with a muttered exclamation.

Bearby, senior, beating a noiseless tattoo on the oak table with his stubby fingers, contemplated him silently. When the son attempted to speak, failed, and turned angrily toward the window again, the elder man's heavy frame shook.

"Rivals in business as well as rivals in love, eh, Jimmy?" he chuckled, mirthlessly.

"The idiot!" gritted the son. "We've got to swamp him like we did Edgerton, Dad. We've got to do Snively up. D'ye hear?"

Bearby, senior, finished doctoring a poster which some small boy had defaced so as to read, "Apply to Bear & Son," adjusted the loose leaves of foolscap in a neat pile, rubbed the right side of his beard up and the left side down thoughtfully, and, after nodding his head sagely for a moment or two, put the tips of his short fingers together and winked his eyes almost shut. Son knew the sign. It meant: "My dear sir, we shall consider the deal closed."

Accordingly, Son allowed his face to work itself into a crafty smile, and, draw-

ing a seat up to the table, he sat down opposite his father.

"Yes, we've got to do him up," spoke the elder man abruptly. "We've got to break his heart right on the start. I think we can do it."

"It won't be easy," flashed the other. "The beggar doesn't know when he's down."

"Oh?" Bearby, senior, lifted his shaggy brows. "Say, Son," he advised, "you'd best let the girl drop and give your whole attention to business. If she prefers Snively to you, well and good. We'll show her that he hasn't got the necessary business ability to make a success of anything—"

"You see," interrupted Son, "I've already hinted as much to her, and she —"

"Ah—of course. I understand. She told Snively, which is quite womanlike, and now he's going to show both you and her. Say! isn't it great. Don't you see the girl's just waiting to see him make good, and when we—you understand, Son. Why, we'll be killing two birds with one stone—see?"

"I see," grinned Son. "Well—how'll we do it?"

"This way. What you do is, get on the right side of Snively. Call on him and wish him good luck, same's I did poor Edgerton. You might tell him that we've got more prospective sales than we can attend to. Tell him he can sell a house to old man Watson, Prince Street. You know old, deaf Watson, who's a little off and is the bug-bear of every real estate man in this town?"

"You mean the old gent who buys everything he sees and hasn't any money to pay for it. Oh, say, that's good. I'll call on Snively this morning and tell him about Watson."

Bearby, senior, arose and crammed his hands in his pockets.

"Yes, you'd best do it right away," he nodded. "I've got to think out a plan of action. You might tell Snively that I'm anxious to see him succeed on account of him belonging to my church. Tell him, if he has time, to drop in on me, as I want to talk to him in connection with our young people's society. Don't for-

get to pump all the information you can out of him. And now, along you go, and good luck to you."

Bearby, junior, ascending the stairs to Snively's office, met the girl descending. She was tall and fluffy haired, and had big, searching eyes as gray as glass. They looked into Bearby as he paused on the stairs for her to pass.

"Just going to look in on the new real estate man and offer him a helpful pointer or two," he said nervously, in answer to her look of interrogation. "I see you've preceded me."

She ignored the sneer as she did the hand he held out to her.

"I don't think Mr. Snively would care to be interrupted now," she said, in a matter of fact tone. "He is talking with a client."

Bearby started, and the girl showed two rows of pearly teeth in a smile.

"Oh, in that case, perhaps I'd better wait until he is through."

Bearby turned, descending a couple of steps, then halted.

"Might I ask if you—" he commenced lamely. The girl anticipated him.

"Yes, I brought Mr. Snively the customer, and—" she laughed teasingly—"I cannot say that it speaks very highly of your business perception to be forced to allow a new man in the business sell your next door neighbor a house."

Bearby caught his breath and his hands clenched as the tawny went home. But he laughed naturally as he descended the stairs, and crossed over to his own office.

He found Bearby, senior, talking into the ear of a slender, pale-faced man with a scraggy beard and a long lean neck, about which was knotted a red comforter.

"I say, I haven't got a house that would suit you on our lot, Mr. Watson," Mr. Bearby was shouting.

"Yes, yes—I'll pay four thousand if it suits me, yes," Mr. Watson wiped his eyes on a red handkerchief. "Don't want it for myself. I say, I don't want it for myself. Buyin' it for a niece of mine."

Bearby, senior, looked helplessly at Bearby, junior, who murmured: "We

ought to chuck the old imposter out doors."

"I say, I'm buyin' it for a niece of mine," repeated Mr. Watson. "Don't want her to know nuthin' 'bout it. I've got th' cash—yes, yes, I've got th' cash to buy it if it cost ten thousand. Yes, sir."

"Yes, sir, you've always got the cash until it comes to a show-down," mimicked young Bearby; then, approaching the deaf man he led him to the window and pointed across at Snively's sign.

"He's got the very place you want," he shouted.

Mr. Watson wiped his eyes and adjusted his glasses.

"Yes," he agreed.

"You go over and see him—don't say we sent you, though, or he'll put the price up. You go right over and see Snively."

And he backed Mr. Watson across the room and out of the office.

Father and son, from their window watched the old man hobble across the street and vanish up Snively's stairs. Then they turned and sat down at the table, opposite one another.

"Well, the girl has helped Snively make a sale," exploded Son.

Bearby, senior's, little brown eyes opened and the wrinkles of joy trickled away from their corners like chalk lines before a wet cloth.

"Who's the buyer?" he gulped.

Son sat back and surveyed his father critically.

"You remember the red-headed fellow who opened up the office next door a couple of weeks ago."

"Yes—'tisen't him, surely?"

"You remember he called on us in a friendly sort of way and you told him he mustn't smoke in the office—remember that?"

"Why, yes, I do. I—"

"And a day or so after he called again to borrow a hammer, and you very kindly invited him to go and buy a hammer—remember that?"

Bearby, senior, nodded.

"Well, that man's name is Lardo and he has got money. He is buying a house from Snively now."

Bearby, senior sat, his bushy brows drawn together and his mouth shocked half-open by the awful intelligence just imparted.

Bearby, junior, leaned back in his chair and contemplated his father's discomfiture with satisfaction.

A step passed down the hall and a key grated in the office next door.

"That's Lardo now," whispered the son.

Bearby, senior, arose from his seat and leaned across the table toward his junior partner.

"I'm going to kill this deal for Snively if it costs me money," he threatened. "It has got to be done—and I'm going to do it."

He paced up and down the room a few times; and when he lifted his heavy head, the little wrinkles of brotherly love and benevolence had been summoned back to the corners of his eyes.

Mr. Lardo, a boyish looking young man, was stamping some letters when the genial Mr. Bearby entered.

"Well, well!" exclaimed that gentleman, gazing admiringly about the plain little room, "you have everything nice here, sir—everything fixed up spick and span. Hope you're doing well in your line."

"Oh, so—so. Might be better, but I'm just new, you see. Sit down, Mr. Bearby."

"Thanks." Mr. Bearby sat down and beamed across at Mr. Lardo.

"I suppose you'll be buying yourself a nice, cosy little home one of these days, eh?"

Mr. Lardo held his breath awaiting the answer.

"Yes, I've made up my mind to buy. Rents are very high in this town, and I have a little money to invest. I have arranged to buy a nice little property on Ginger Avenue. I'm buying through Mr. Snively."

Mr. Bearby was prepared for this.

"My dear sir, I'm very sorry we didn't see you before you settled on this property, because we have a beautiful home that would just suit you, I know at a bargain."

He hitched his chair a little closer to

Mr. Lardo, and beamed upon him sympathetically.

"Might I ask you how much you are paying for the home you have in mind?" he queried gently.

"Oh, it's not a long price, I don't consider. It's three thousand I'm paying. I've just wired my banker in Milton to send me a draft for that amount."

"Then you haven't signed any agreement?" questioned Mr. Bearby. "My dear boy, I'm glad," as the other man shook his head. "I'm glad for your sake. Put on your hat and coat—put 'em on right now and come with me."

He reached for the coat and held it while the amazed Lardo shook himself into it.

"But, you see, I've promised Snively."

Mr. Bearby, his arm linked in that of Mr. Lardo, led him, half resisting, down the hall and out into the street.

"My dear boy, don't let us worry about Mr. Snively," he chided gently. "Here's Bill Black's horse and rig. Get right in, and we'll borrow it for fifteen minutes."

II.

Snively, clean faced and bright of eye, stepped from the Bank of Montreal, light of heart. His first day in the real estate business promised to be a very good one, indeed.

Dubbs, the butcher, stopped him on the corner and drew him aside.

"Say, is it so that you sold old man Watson a house and got your money for it?" he asked.

"Yes. The money's in the bank—four thousand dollars," laughed Snively.

"Well, I'll be tarnation cleaved!" expostulated the butcher. "Then it must be so that the old man has come in for some money."

"Yes. Something like seventy thousand dollars, I'm told," Snively answered.

"And you sold him a house? Well, by hen!"

Dubbs held out his hand. Snively shook it, and left him still muttering.

At the post office he met the girl.

"I wanted to see you," she said, as they walked down the street. "It's about Mr. Lardo. Mr. Bearby—the father—was showing him a house on our street as I

was coming home at noon. It was that cosy little cottage, near our place."

"I know the house—I didn't know it was for sale, though. I believe I have a man who would buy that home, myself. And you think Bearby was trying to sell this place to Mr. Lardo?" Snively asked his brows knitting.

"I know he was."

"I'm glad you told me. Perhaps I may be able to turn the tables on our friend, Bearby. I have made another sale since I saw you," he laughed, as they parted. "Oh, a splendid one. I'll tell you about it to-night. You know," he added, looking into her eyes, "I'm beginning to think it really takes two to manage the real estate business."

Snively went direct to the office of Winters and Blair, barristers.

"I wish to ascertain if the Crawford cottage on Sapling Avenue is for sale?" he said.

Mr. Blair nodded.

"It is," he answered.

"I'm in the real estate business. Will you allow me to list it?"

"Why, certainly. We want \$2,400. You can sell it for anything above that you wish."

Snively thanked him, and, saying that he would call him up later, passed out.

Half an hour after, as he was writing a letter in his office, Lardo stepped in. There was a half-shamed, half-defiant expression on his weak face.

"I guess we'll call that deal we made this morning off," he commenced.

Snively turned and looked him in the eyes.

"Why?" he asked.

"Oh, I don't think I want to buy—that is, just yet."

Snively folded his letter, sealed the envelope, and swung round, so as to face his visitor.

"You said you would buy the property. What made you change your mind?" he asked.

"Oh, nothing. I have simply reconsidered the matter. You're not anything out, anyway. I don't see why you should kick—"

Snively arose.

"See here," he said, "I don't want any

bluster from you, understand? I thought you were a man of your word, and—you thought I was a man you could bulldoze. We've both been mistaken. Good afternoon."

When the door closed on the much astonished Mr. Lardo, Snively turned to the phone and rang up a number.

"Hello, Charlie," he called. "You know that pretty cottage on Sapling Avenue which you so much admired. Do you want to buy it? If you do, you've got to speak quick. You can get it for \$2,500. You'll take it—all right. I'll make a deposit for you. I'll see you at six."

Snively next rang up Winters & Blair. "This is Snively speaking. I'll buy the Crawford property myself at \$2,400. All right—it's mine. I'll send a check for a hundred down right now, as a deposit payment."

He hung up the receiver, wrote a check, and despatched a boy, hot haste with it to the firm.

Later, as he was preparing to leave the

office the telephone rang again. It was Winters & Blair. They simply wished to inform him that Mr. Bearby was there with a client by name of Lardo and that he, Snively, could turn the property over to them at \$2,600, if he felt so disposed.

Snively thanked Mr. Blair, and said that he thought he wouldn't turn the property over to Mr. Lardo.

That night Snively told the girl how he outwitted Bearby & Son, and her slate-gray eyes danced so happily at the recital that he simply couldn't resist the desire to tell her how helpful she had been to him—and—well, other things.

"I'm almost sorry now I didn't keep that Crawford cottage," said Snively, later, "but never mind, girlie—we'll find another, won't we?"

"I wanted you to say that," cried the girl, snuggling against him, "because—oh, because my dear old uncle, Watson—who is rich now—bought me a beautiful home only this morning."

What Constitutes True Leadership?

Neither Success nor Failure is an Essential Element in the Qualification, but Integrity, Intelligence, Industry and Courage Count for Much—The Splendid Work Done by the Average Man and What He is To-day Accomplishing.

By John Houston, M.D.

IT would be absolutely impossible to draw a line, that would strictly limit, or mark off the rational, from the irrational, or visionary ideals of leadership. Certain attributes, or accomplishments, seem so inseparably associated with our ideals of leadership, that the latter without the former, would be looked upon almost as a monstrosity.

Our ideal leader is the commander of the victorious army. The premier of the nation. The multi-millionaire of the stock exchange. The guiding spirit of the great corporation, or trust. The head of the vast departmental establishment, or manager of the immense industrial plant. Success must be written in large type over all the exploits of our ideal leader.

The commander of the vanquished army may have fought just as bravely as the victor did. The leader of the opposition may be as broad minded a statesman, or as astute a politician, as the premier. The unsuccessful speculator may be quite as good a judge of the conditions in the stock market as his successful competitor. The guiding spirit of the rival corporation, or trust, may not have been lacking in ability, but the conditions may not have been so propitious for launching the venture. There may not have been trade, or room enough, for another departmental store, or industrial plant. However impossible success might have been to any of these, the very fact that the word failure is associated with their names, or their efforts, debars them from having any consideration in our ideals of leadership.

It is quite humiliating to our "pride of intellect" to be told, that in the final analysis of the elements woven into the

characteristics that constitute true leadership, neither success, nor failure forms any part of them. Success, or failure, is an incident in life, aside altogether, from the factors that constitute true leadership.

In war any one of a score of things may affect the result of the battle. A thunder-storm, swollen rivers, marshy ground, poor ammunition—any one of these may cause a defeat when under happier auspices victory would have been achieved easily. Political success may be just as fortuitous. Many factors enter into the choice of a party leader. Race, or creed may have to be propitiated. The great corporations, or trusts may want a pliable man. Party bosses, and ward-healers have to be fed. When so many interests—and some of them very conflicting—have to be considered, it is quite evident, why a certain type of man though lacking in a very large measure, most of the essential elements in the qualification of true leadership, becomes premier, and is heralded, in the stamping rhetoric of the rostrum, as a great leader. How often may success be achieved, and millions gathered in at the stock exchange by chance, or down-right fraud? How often is the success of the great trust, or corporation due to the advent of a revival in trade, and of the good times that follow, rather than to any marked business acumen? The success of a few great departmental stores is due, probably, quite as much to a social evolution, as to the tact and ability of the manager. In bygone days there was less diversity in life. People enjoyed spending a few hours in shopping. There was plenty of time to go from one store to another. Now, there is so much to dis-



tract attention in society, in amusements, etc., that shopping is rushed. Everything must be within easy reach of eye and hand. Shrewd business men have met these new conditions and achieved success. What the social evolution has done for the departmental store, an evolution in transportation has done for the great industrial plants. A few decades ago, the manufacturer had to depend on horses and wagons for the delivery of his products. No matter how ingenious he might have been in inventing new machines, or in improving old ones the output had to be limited to his means of transportation. Now, by railroad and steamers he can have his products carried to the uttermost parts of the earth.

It is very evident that success is due to many factors over which the individual or individuals in a corporate capacity, have but little control. He and they do little more than guide their "barks" on the bosom of the great currents created by the evolutions that are taking place.

If neither success, nor failure, is an element in the qualification of leadership what are the essential elements? If the writer had sufficiently vivid imaginative power to conjure up some sublime virtues, as rare as radium, and as difficult to acquire, how eagerly they would be sought after. But when it is said, that they are all to be found in the common virtues—integrity, intelligence, industry, courage, hope—in brief they are all tersely summed up by St. Paul when he says:

"Finally, brethren, whatsoever things are true, whatsoever things are honest, whatsoever things are just, whatsoever things are pure, whatsoever things are lovely, whatsoever things are of good report; if there be any virtue if there be any praise, think on these things." The reader is very apt to say, "Well, anybody can be a leader if he wants to be one." No, reader, there is nothing in the world much rarer than true leadership. The real leader is produced by the rare blending of many virtues, and graces. If any scientist could discover the recipe for blending these his fame and fortune

would be assured. In his make up the genuine leader is like the diamond. This gem when analyzed, is found to be composed of very common elements. It is the rare blending of these into the crude stone and the art of cutting and polishing it that give the diamond its rare beauty and radiance. It is the rare blending of the common virtues, and the restraining and refining influence, of culture, of the society of kindred spirits, of the inspiration from

"That joy the warrior feels,

In a foeman worthy of his steel."

It is out of all these that the attributes of leadership are formed. While many of these may be acquired from culture, experience and environment, the others are innate. It is about as easy to select from the group of babies at a baby-show who are destined for leadership, as it is to pick out the leaders in Parliament, at the board of trade, or at any of the great conventions. The hall-marks of leadership seem to be stamped on the individual at birth, and remain in evidence all through life.

The reader may ask: "What about those who have neither this acquired blending, nor the innate attributes of leadership?"

Their consolation is to be found in the benediction: "Blessed be drudgery." It is claimed that nine-tenths of all productive labor is drudgery. The overwhelming percentage of all the effective work in every vocation is done by the average man and woman. Thrones are occupied, parties led, business conducted, farms tilled, companies managed, books written, papers published, sermons preached, law suits tried, the sick healed, colleges and school taught—all of these things are being done by the average people. There is no reflection implied in the term "average man," for to be such one must possess a large measure of integrity, intelligence, industry, skill and tact. The average man and woman occupy a very useful and prominent place in this busy world.

How Mr. Derbyshire Became Cheese King of Canada

The Large Limbed and Big Hearted Senator has Placed the Dairy Interests of the Dominion on a Pedestal That has Made His Name a Household Word—His Honesty and Fair Dealing in his Relations with the Great Industry and its Development.

By G. C. Keith

SENATOR Daniel Derbyshire, known throughout the farming community as "Our Daniel," has done, perhaps more than any single individual in private life in Canada to develop the cheese industry along scientific lines. He started the manufacture of cheese in the early seventies in the township of Bastard, Leeds County, Ontario. Previous to this he was a practical farmer and the place of his birth is known by the poetic name of Plum Hollow. He was educated at the classic village of Athens and taught school for a time, entering the cheese enterprise at the age of twenty-eight. He gave up manufacturing to enter the cheese supply business and to launch out as a buyer. So successful has he been along these lines that he is now known as the "Cheese King."

As a builder of this industry he has done much to raise and maintain the standard of Canadian-made cheese which now commands the highest price on the market. While Senator Derbyshire was working to elevate the standard of dairy products in the east, the late Hon. Thomas Ballantyne was busy in Western Ontario and it was through their influence that instructors were employed with the object of improving the quality of the output. While not the founder of the Canadian cheese industry Senator Derbyshire is undoubtedly entitled to the honor of being one of the greatest promoters of co-operative cheese-making as we have it in the Dominion to-day. He is the largest dealer in Canada in cheese-factory supplies and furnishes factories with complete equipments.

He has been for years a favorite at dairymen's conventions and knows how to hold the attention of an audience. He

can amuse and all say, "There is no one like our Dan. He is the Burdette of Canada." He takes the greatest interest in the education of cheese manufacturers and in improving the quality of dairy products. Through his influence and that of the men with whom he has been as-



Senator Daniel Derbyshire.

sociated, he has seen the cheese factories of Canada increased in number to about three thousand, nearly all managed by farmers themselves. So popular is he that for over twenty years he has held the position of President of the Eastern Ontario Dairymen's Association. His fairness in dealing with farmers and people and his keen sense of justice have

made him a prime favorite. If a seller makes a point he always concedes it at once and thus wins another friend. Not only is he a favorite throughout the Brockville district but everywhere where he is personally or commercially known in Ontario, Quebec and New York State. The salesmen are often heard to say "You know we couldn't leave Dan's firm for they always treat us white."

Senator Derbyshire has found time from his business to take a great interest in the affairs of his town and served as Mayor of Brockville for two years. In 1891 his friends prevailed upon him to run for the Federal House but he was defeated in that contest and also in the one of 1900, but was successful in 1904. For his election he was indebted to the favors of his opponents as well as those of his friends. Picture Uncle Dan putting that great hand of his on an opponent's shoulder and saying in his inimitable way, "Well, my friend, how do you think it is going to go?" The answer would come, "I don't like your party Dan, but I couldn't bring myself to vote against you. You won't tell anyone, though, will you?"

Hon. Daniel Derbyshire possesses a commanding figure, stands over six feet and is broad in proportion. He has a buoyant manner, though at first glance one would not think so. His interruptions in the House and in committee created a great deal of mirth and Sir Wilfrid Laurier at once christened him as "Uncle Dan," and the name stuck. As "Uncle Dan" he was introduced to Lord Roberts at Quebec and Sir Wilfrid could not repress a smile when he saw Uncle Dan with his six feet six and Bob's, the diminutive hero of Kandahar and Pretoria, walking together. It was one of the sights at the Tercentenary.

A good story is told about the earlier

days of Senator Derbyshire. He was visiting factories at Lyn and accompanied his friend down to the station where he was to take the train west. They arrived at the station before the train was due and filled in the time walking up and down oblivious to the curious glances of two Americans on the platform. This tale relates back to the days when boots were made with extension or grass edges and Mr. Derbyshire, who has a large foot, wore a pair of these which were apparently size twenty. As soon as Mr. Derbyshire left the station the Americans approached his friend and inquired if the big gentleman lived across the water. "No," he answered, "why?" They replied that they were sure he resided across the river and that he had on a pair of scows to ferry himself over the St. Lawrence. Everyone knows that Dan is celebrated not only for his big feet but for his glad hand, cheery smile and large heart.

He is thorough in everything that he undertakes and this has made him many friends. He never indulges in half-measures. Mr. Ayer, with whom he has been doing business for the past thirty years, is proud of the business methods and straightforward dealing of the man who bought cheese for them for that length of time. His many other associates in the trade refer to the great work that he had done for the dairy business and say that he deserves the name "Cheese King."

In 1908 he was appointed a Senator to fill the vacancy made by the death of Hon. G. T. Fulford, of Brockville. It was a deserving honor to one who has done so much to build up and maintain the high quality of the Canadian dairy output and keep the name of Canada to the front as a producer of high-class products.

Canadian National Exhibition Breaks Many Records

The High Water Mark Reached in Attendance and in the Quality and Variety of the Exhibits—Numerous Extensive Improvements and Additional Buildings Proposed—Many Displays Attracted Wide Attention and Aroused the Greatest Interest.

THE Canadian National Exhibition for 1908 is now numbered among the pleasant memories of the past. In many ways it was a record-breaker—in aggregate attendance as well as in high water-mark patronage for a single day, and lastly, but not least, in the matter of a collateral surplus.

The 244 acres of ground were thronged in twelve days by 750,000 visitors, the average daily number of people in the vast area being 65,000. On Labor Day a new record was established when 135,000 men, women and children passed through the turnstiles and swarmed every nook and vantage point of the park. The cash receipts, which were the greatest in the thirty years' successful history of the Exhibition, will yield the handsome surplus of \$50,000. Thousands upon thousands of holiday-seekers from all parts of Ontario, every province of the Dominion, and from over the border wended their way to Toronto. The hotels were crowded to their capacity, hundreds of private homes filled, the streets congested and the trolley cars freighted down with lively, good-natured passengers. This representative exposition of Canadian art, industry and science is progressively managed while the results from every standpoint stand out above the expectations of the most sanguine.

The Exhibition is a great national institution—the biggest and most comprehensive in its character on the American continent. It was favored with delightful weather during the whole two weeks. Of the progress, resources, wealth and development of the Dominion it is the most representative and complete demonstration attempted by any organization, becoming each year more national in scope and character and more illustrative of the life, activities and in-

telligence of Canada, and the Canadian people. In the course of a very few years it will out-survive any of the great World's Fairs.

The citizens of Toronto have in the past come nobly to the support and financial welfare of the Exhibition and Mayor Oliver has already expressed the conviction that another by-law should be submitted to the ratepayers at the next municipal election asking for half a million dollars for additional buildings and improvements to the grounds. Among the proposed new structures are a transportation building, a new machinery hall, a temple of fame, a larger art edifice, a music court, fountains, tennis, cricket and lacrosse grounds with more greensward and avenues.

Speaking along this line at the final luncheon held by the directors in the Administration Building His Worship, in the course of an appreciative reference said that the Exhibition must have better facilities and it was necessary there should be a street car line through the Old Fort. It would vastly improve that historic spot, for the city would put back the old guns, replace the bastions, restore the moats, and make it one of the most beautiful places of interest in the city. Next year there would be a Greater Toronto, extending from the Humber to East Toronto, and including a population of 1,000,000. The Exhibition had passed the local and national stage, and become a World's Exposition, and it must have facilities equal to its growth.

The Strachan Hat for Young Men.

The process of hat manufacturing is most interesting, and educative, and in the Process Building an excellent exhibit was furnished by Strachan Bros., 133 Wellington Street west, Toronto, who

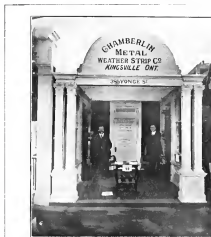


make the famous Strachan hat for young men. These hats are proving a decided favorite with men who take a self-respecting pride in personal appearance. They are made of the very best material, are correct in shape, style and color and put together by skillful workmen. All the Strachan creations are of English make on American blocks. In the manufacturing process at the fair there were shown an ironing machine, a crown finisher, a brim finisher, a curler, and other machines along with various samples of the felt from its origin on the back of an innocent-looking rabbit until the completed product is furnished in the newest and most becoming shapes. These goods are sold in all provinces of the Dominion and possess a noticeable elegance and characteristic air of refinement which

place them in an exclusive class. Young men know their genuine comparative worth. In every Strachan hat the binding wears, the sweat band lasts, the color stays fast, and the shape holds good. The Strachan is a prime favorite with the Canadian young man, not only for these reasons but because the hat is neat, light and nobby. It is the head-piece of known quality and has been selected by many dealers as possessing the best value offered in the Dominion. The thousands, who watched with eager interest their manufacture, now know how thoroughly good the Strachan hat is, how carefully it is made, and how essentially high-grade it is in every detail of quality, workmanship and finish. It is the acme of all that constitutes a hat giving the wearer general satisfaction and



Manufacturing the Strachan Hat in the Process Building.



Building of Chamberlains Weather Strip Co.

the essence of full value. In either hard or soft makes the Strachan is the standard hat for young men and wearers always stick to it for they know its worth by the criterion of all tests—style, appearance, durability and shape-retaining qualities.

Will Keep Out the Cold.

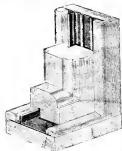
The exhibit of the Chamberlain Weather Strip Company, Limited, in the Process Building attracted much attention during the Fair. Here were displayed windows and doors equipped with this latest and most improved dust and draft-proof device. Mr. R. F. Green, who was in charge of the booth, ably demonstrated the uses of the strip. Visitors not familiar with it were readily convinced of its merits. Those who had had their building previously equipped with the

strip did not hesitate to express their satisfaction, and what stronger testimony of its value could be given.

The accompanying cut illustrates the weather strip. It consists simply of metal, no rubber or other composition easily affected by the atmosphere. Fastened to the pulley stile the folded strip fits snugly into the groove made in the sash on the top, sides and bottom. All drafts, soot, dirt are excluded, while the sticking and the rattling which is a common annoyance in old windows is prevented. A noticeable feature is that while drafts are excluded, ventilation is not hindered, but on the contrary, it is assisted, where ventilation systems are in use. The strip will make a marked saving in the annual expenditure for fuel. In many cases the savings of one year will pay for the equipping of the

entire building. In every case there is an economy of at least 35 per cent.

All modern buildings, offices, apartment houses, hotels, schools have the Chamberlain weather strip. In fact, every up-to-date architect recommends



The Chamberlain Metal Weather Strip.

it. Before the advent of the cold season is the time to investigate its merits.

The home of the weather strip is at Kingsville, Ont.; the Toronto office, 385 Yonge Street. Information concerning the strip will be gladly supplied from either place.

The Electrophone.

This is a new invention that intensifies sound so that those who are deaf or partially deaf can hear perfectly. It is as wonderful and successful as wireless telegraphy and was one of the most interesting exhibits at the Canadian National Exhibition, which has just closed.

Poor hearing and poor eye-sight are both common failings, and as the Electrophone is less conspicuous than eye-glasses and its aid, so valuable and necessary to those with poor hearing, it is coming into use very rapidly and thousands are now worn. They will soon be as commonly used as eye-glasses, even now they are a common sight at churches, theatres, and on the street and the only comment one hears if they are

noticed at all, "What a relief it is not to have to talk so loudly."

Electrophone wearers have the advantage of users of eye-glasses, in the fact that the use of the Electrophone gives the vital part of the ear the constant vibratory exercise, so that in almost all cases hearing is gradually restored, so that in time the use of the Electrophone is not necessary.

The Electrophone, the modern scientific hearing device, is a small pocket telephone. It is so small that the transmitter fits into an ordinary vest pocket or can be concealed in a lady's waist and yet is scientifically graded to meet any peculiarity of hearing.

Aural Specialists, Physicians and thousands of Men and Women who promptly discarded the old devices recommend it to all who are hard of hearing.

Those interested should call for free demonstration or write for a booklet de-



The Electrophone.

scribing same in detail to The Brand Electro Osone, Limited, 334, Spadina Avenue, Toronto.

A Paper With a Velvet Surface.

Correspondence is in itself an art and writing to one's friends is a pleasure when the quality and surface of the paper

used offer no cause for complaint or regret. Perfection is not reached until many processes of experiment are undergone but in the end a satisfactory product is attained. W. J. Gage & Co., Limited, who made a most creditable and attractive display in the Manufacturers' Building of their popular and high-class brand of writing paper, known

sizes, with envelopes to match. For fashionable correspondence no medium-priced note paper has given such general satisfaction. Holland Linen is a paper of splendid finish with a beautiful velvet writing surface. Its texture is everything that the most exacting can desire, possessing all the refinement and attractiveness of any linen paper and at the



Exhibit of W. J. Gage & Co.

as Holland Linen, believe they have reached the acme in a standard brand of stationery. Sample papereries of this fine line were presented to many visitors to demonstrate the superiority of Holland Linen, which, in the way of society stationery, has achieved a recognition that must be gratifying to the makers. It is manufactured in three shades—white, azurette and grey—and in five convenient

same time affording a smooth, even surface that makes letter-writing a positive delight instead of an irksome or disagreeable task. Holland Linen is put up in neat papererie boxes and is handled by all leading stationers. Each box contains 24 sheets and 24 envelopes. A good motto is to ask for Holland Linen and refuse any substitute from your stationer. As a holiday or birthday gift nothing is

more appropriate or acceptable in the various special lines offered. Messrs. Gage & Co. make a specialty of other lines of finished and high-class stationery in trim paperettes for holiday remembrances.

Gillette Safety Razor.

The business man to-day counts a safety razor as necessary to his outfit as a fountain pen. Not that he cannot get along somehow without it, but he can get along so much better, so much more comfortably and in fact, with so much more all-round satisfaction with it that he would not for its price many times over be without.

Of course there are good safety razors and others, the same as with everything else, but when one thinks of a good safety razor naturally the name Gillette comes to mind first. Gillette claims the distinction of being one of the pioneers in the safety razor business. They maintain that the only way to get real satisfaction out of a razor is to replace the old blade with a brand new one as soon as it becomes dull. To this end they have made the price of new blades so reasonable that with a Gillette Safety Razor a man can have the acme of perfection in a comfortable new-blade shave so cheaply that barbers' bills and honing bills look appalling in comparison. Every

Canadian National Exposition viewed the exhibit of this firm with more than ordinary interest and were explained the advantages of the razor by obliging and experienced attendants.

The Better Make of Canadian Furniture.

Beautifully furnished homes in all parts of Canada reflect the progress,



Exhibited by The Toronto Furniture Co.

prosperity and artistic refinement of its people and in helping along this good work no institution is playing a more prominent part or winning wider recognition than the Toronto Furniture Company. In the Process Building at the Exhibition their display of a mahogany dining-room suite of colonial pattern, a mahogany bed-room suite, as well as one in Circassian walnut, ladies' sewing tables in different designs, drawing-room tables, tabourettes and pedestals arrested the attention of all interested in interior furnishings. The manufactured goods of the Toronto Furniture Company have a distinctiveness, individuality and elegance that wins approval of those who appreciate the better make of Canadian quality. The originality of design, quiet dignity, excellent material and genuine worth of the furniture stamp it as being in a class by itself.

Mr. H. D. Lanz, the manager, was in charge of the display, which was a most

representative and comprehensive one. Dealers from various cities and towns viewed the exhibit and warmly complimented the firm on the variety and superiority evidenced. As an outcome many large orders were booked with the result that the factory at 1012 Yonge Street will be kept busy for some months filling the demand for products which have found their way into so many attractive Canadian homes. In the manufacture of their dining-room and bedroom suites mahogany and Circassian walnut are incorporated, while their white enamel goods find a gratifying sale in all parts of the country. The latter are turned out in three popular styles,

ish. These are made with the same thoroughness as to workmanship, material and finish as marks all the case goods of the firm. In the two years that the Toronto Furniture Company has been before the public they have achieved a position in the furniture world that has placed their lines in all leading furniture houses of the Dominion and created a name and demand for their high-class stock that any organization may refer to with pardonable pride.

Artistic Brass and Bronze Signs.

Among the most unique, chaste and impressive exhibits in the Process Building were the brass and bronze signs,



Exhibited by The Toronto Furniture Co.

while in sideboards four captivating designs, all of the colonial type, are in evidence. Each dining-room suite consists of a sideboard, serving table, china cabinet, chairs and table. In bed-room suites the collection embraces beds in seven designs, eleven models in dressers, chiffoniers in a variety of styles; dressing-tables of various patterns; bed-room tables; writing-tables, desks, sofas, and bed-room chairs as well as cheval mirrors. In ladies' work tables, tabourettes and pedestals the output of the Toronto Furniture Company consists of mahogany and Circassian walnut woods, with inlaid tops, and mostly in dull fin-

ish. These are made with the same thoroughness as to workmanship, material and finish as marks all the case goods of the firm. In the two years that the Toronto Furniture Company has been before the public they have achieved a position in the furniture world that has placed their lines in all leading furniture houses of the Dominion and created a name and demand for their high-class stock that any organization may refer to with pardonable pride.



detail in the manufacture of a Gillette Razor is so carefully regulated and thoroughly supervised that none can leave the factory without being perfect in every way. Thousands of visitors to the

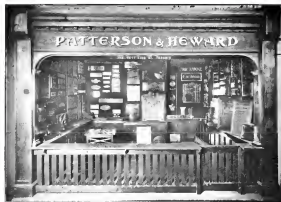


Exhibit of Patterson & Heward.

(not acid cut). A raven black cement filler is used which is guaranteed for ten years not to crack or come out. The firm also make many designs in brass and bronze tablets, directory plates, embossing dies, book stamps, soap dies, etc. In their well-equipped engraving depart-

ment they manufacture wood printing stamps, brass cylinder press type, and other lines. The cost of signs, tablets, etc., is determined by the size, style and amount of lettering required. These goods in their character, effectiveness and originality stand in a class by themselves.

Advertising is more fascinating than fare, more thrilling than war, more exhilarating than love, more human than preaching, more inspiring than music, more lasting than friendship, more powerful than death.—Austin A. Briggs.

The New Occupants of Government House



Hon. J. M. Gibson.



Mrs. J. M. Gibson.

Newly Appointed Lieutenant-Governor of Ontario. The New Hostess at Government House, Toronto.

The new occupants of Government House, Toronto, will be Hon. J. M. Gibson, a life-long resident of Ontario as well as one of the most distinguished citizens of the Province, and his esteemed wife. As a scholar, a military man, a statesman, a lawyer, a businessman, and a veteran of industry, Colonel Gibson, as he is commonly styled, has won distinction. For three years he was chairman of the Private Bills Committee of the Legislature, ever ably guided by practical business, disinterestedness and impartiality. As Provincial Secretary, and later as Commissioner of Crown Lands and Attorney-General, he distinguished the domain of these offices with wisdom, skill and good judgment. He is the father of many important legislative measures. On the occasion of the overthrow of the Ross Government, and his own entrance at the polls, he renounced active politics. Since then he has devoted his energies to business enterprises, more particularly in the line of electrical development work, although he still has numerous affairs laid to his hands. Critics, with the exception of Hamilton do not forget that he took a year's leave in various wars when others would not, and in doing so, he has earned a name for himself. He is a man of high character, a man of high position, and a man of high reputation. He has been called the "father of the public utility of the province," but in those who know him intimately he is a warm personal friend. He has been the Assistant City Engineer for many years, but the sense of general knowledge and the social side of the position to which he has been called will not allow him to be the father of the public utility and his high position, who is a man of charming manners and attractive personality.

In the hands of Colonel Gibson the best traditions of the gubernatorial office will be preserved. His advisers are confident that he will add lustre to the long list of eminent Canadians who have presided here, and that he will stand up bravely and well as public enemy there is every war during the hour past, stationed upon him. It is a distinction that has been wisely bestowed. The new Governor is a profound student and a devoted business man. He possesses a robust mind, public spirit and progressive ideas, and of his own and his representative the news of the Province, irrespective of party affiliation, has made most appropriate recognition.

On December 22 the new Lieutenant-Governor was formally installed in office by the clerk of the Executive Council. As Sir Matthew Clark's new house on Wellington Street West, Toronto, is not complete, he will continue to occupy Government House for a few weeks longer. Col. Gibson left immediately after the ceremony for a tour of a few weeks to Ottawa.

Contents of the Oct. Magazines

Architecture and the Arts

Work of a Western Artist. **Maad Oliver—Lark House's**
The French American Girl in Art and Her Creators. **Margaret Robe—Human Life**
Vers in Art and Engineering. **Palm's**
The Art of Maad Oliver. **Artists' Center—Windsor**
Modern Miniature Painting. **A. L. R. Bobbly—Int. Studio**
Hanging Art at the Earl's Court Exhibition—Int. Studio
Leaves from the Sketchbook of A. E. Newcombe—Int. Studio
Tapestry for American Homes. **Richard Newstead—Country Life in Am.**
Fetters and China in Home Decoration. **H. C. Jackson—Country Life in Am.**
Photography in Color—Spectator (Sept. 8).
The Scope and Drift of the American Art and Crafts Movement. **Alvin Sargent—Forum**
A Painter of Dogs and Puppies. **L. Van der Vorst—Person's (Eng.)**
A Painter of Domestic Scenes. **W. Stanton Howard—Broadway**

Army and Navy

The Fleet's Triumph—World's Work
Between the Battle Lines. **Sally Wayne Webb—Metropolitan**
Army and Navy Notes. **I. R.—The Tribune** (Sept. 5).
Admiral Kress' Own Story of the American Navy—Broadway.

Business and Industry

Business Men's Activity in Politics. **James Van Cleave—Am. Industries**
Working Value of a Surplus. **Henry Clegg—Am. Industries**
Problems of Fire Prevention. **Paul Evans—Am. Industries**
American Merchandising in the Far East. **H. J. M. Ellis—Am. Industries**
The Trade Situation in the United States—Am. Industries
A Northland Eden. **Lyle J. Abbott—Westward Ho**
Phone Report. **Richard W. Young—Westward Ho**
The Movie of the Credit System. **Ben Lewis F. Mather—Woman's Home Com.**
Co-operative Trading in England. **T. W. Steward—System**
The North Central of Business. **Kendall Baring—System**

Advertising in Operation—Its Growth. **Edna Delaney—System**
The Dens of a Business Letter. **Horrisson Courtney—System**
Selling to Greenroads Merchants. **R. L. De Nise—System**
Longing Cuts in Building. **David Lee—System**
Gar-Power in Cotton Mills. **A. Vennell Coster—Cosmo's**
The Discontents of Money. **G. Henry—American Magazine**
The Parole, a Year After—World's Work
A Three Hundred Million Dollar Loss from Lack of System—World's Work
Life Insurance as a Business Asset—World's Work
To Prevent National Waste—Karl De Montreuil—Overland
The Making and Operation of Tariffs in Canada. **E. Martin, K. C.—Rev. Rev.**
Merchandise Marine. **Education of Officers**
Right Hon. Lord Brassey, G.C.B.—English Rev.
England's Greatest Department Store and Its Growth. **R. Woodman Burdette—Am. Bus. Man**
World-wide Effect of the American Business Depression—Am. Bus. Man
Advertising as a Business and How it is Conducted Today. **I. L. Stott—Am. Bus. Man**

Children

The Days When Boys were Captains. **Ralph D. Paine—Outing**
Mother and Child Photographs—Human Life
Stories by Our Boys and Girls—Human Life
What Suggestions Can do for Children. **Elwood Worcester, D.D.—Ladies' Home Jnl.**
How We are Raising Our Children. **Judge Ben H. Leach—Ladies' Home Jnl.**
How a Boy Can Make a Gymnasium. **A. Nelly Hall—Ladies' Home Jnl.**
Tantalizing Clothes for Little Children. **Mrs. Ralston—Ladies' Home Jnl.**
My Confession With My Boy. **A Canadian Mother—Ladies' Home Jnl.**
The Mistakes of Young Mothers. **J. P. Greer Griffin—Good Housekeeping**
Are Babies Mural? Woods Hatchinson. **A.M.**
M.D.—Woman's Home Com.
The Boy. **Ernest T. Tomlinson—Woman's Home Com.**
How to Make a Microphone. **A. Russell Bond—Woman's Home Com.**
Thomas' Auto Car. **T. Cromwell Lawrence—Woman's Home Com.**
Dope as Follows—St. Nicholas
Nature and Science for Young Folks—St. Nicholas

The Singing Boys at Sea. **Arthur Upson—St. Nicholas**
The Flower of the Sun. **Alma M. Long—St. Nicholas**
Country Holiday Children—Sat. Rev. (Sept. 5).

Education and School Affairs

Inefficiency of the Public Schools. **C. W. Latend—North Am. Rev.**
Some Vital School Questions. **Kate Ames—Overland Mblly.**
The School Day Question. **Charles J. Woodbury—Overland Mblly.**
Paradoxical Detective School Children—Sat. Rev. (Sept. 5).
A New Educational Policy—Spectator (Sept. 5).
Indian Students in England—Spectator (Sept. 5).
Getting at the Essentials of Geography. **Joseph Brevint—Education**
Socrates, the First Educator. **A. D. Call—Education**
The Question of the School Extension. **Louis W. Hase—Education**
The Training of a Teacher of English. **Alma M. Dunbar—Education**

Essays and General Literature

The Service of Fear. **G. L. Keapp—Lippincott's**
The Fatal Pot-Potter on the Bohemian. **Herbert Dunlap—Lippincott's**
A Letter to President Roosevelt and His Response—Lippincott's
Social-Reconstruction Today. **John Martin—Atlantic Mblly.**
The Transmission of Acquired Characteristics. **Professor Marcus Huxley—Cont. Rev.**
The Philosophy of Re-Radiation—Spectator (Sept. 5).

Fiction

(Complete Stories.)

A Jewel of the Sea. **Stella Kaufman—Lippincott's**
The Family of Sontaine Potentially. **Patrick Booth—Bohemian**
Mrs. Van Twiller's Dinner Guest. **Carlisle Carter—Bohemian**
Simple Rhythms. **W. J. Locke—American W.**
The Mervine. **Locke—American W.**
Kharina, the Son of Blatman. **Pella Bengtson—Pacific Mblly**
The Story of "Raggy" Sandy. **Red Man and Hunter, Ben Stefa—Pacific Mblly.**
Pierrot's Life's Fidelity. **Hy. Speck—Cobb—Gunter's**
Old Roundabout, the Terror of the Tarts. **Louis Ten Sprague—Outing**
The Return of Nancy. **George Brown—Howard—Popular**
Take of the Hard Luck Guy. **Irvin S. Cobb—Popular**
The Gold Throats. **Albert Durrington—Popular**
The Schismatics. **T. Jackson Hume—Popular**
Mistake. **Charles Francis Barker—Popular**
The Mistle of Fear. **Charles Steinford Pearson—Popular**
The First Spectator. **Robert Barr—Idler**

The Bonnet of the Sea Trout. **Arthur Tyndal Johnson—Idler**
Nicholas the Painter. **G. D. Bertram—Idler**
Easy Money. **Bertina Atkey—Idler**
The Mayor's Harem. **Larry Scott—Everybody's**

The Theatrical Ruth Mowbray—Alma's
Something that Happened in October. **Kleaser Abbott—Everybody's**
Mistake's Verdict. **Edgar Frank—Argosy**
Caped in a Crabbed Hat. **John Harrington—Argosy**
A Compromise in Greenbacks. **Fred V. Green, Jr.—Argosy**
The Wedding Present Problem. **Anne Warner—Person's**
An Incident at the Pothem. **T. P. Strohman—Grand**
The Beginning of Wisdom. **Mark Hardy—Grand**
"Hamlet" and the Bury. **Ralph Regland—Argosy**
When the Zetters Come in. **Howard B. Carlin—Argosy**
The Kerosene. **Charles Edmund Davis—Southwest**
A Felony that Set Above Conscience. **Francis Everett—Vindicator**
The Dulce Case. **Arthur Devlin—Westward Ho**
The Distant With the Great. **J. De Q. Dunbar—Westward Ho**
The Measure of his Love. **Isabel B. Macdonald—Westward Ho**
The Harem Bury. **F. Voss Wilson—Good Housekeeping**
The Creation of Mr. Watkinson. **R. V. Verand—Harper's Mag.**
Prison in Fiction. **Katherine Kasha—Irish Mblly**
Her Little Boy. **James Talbot—Irish Mblly**

(Serial Stories)

Father, Open the Door. **Max Nordau—Pacific Mblly**
Musing Eden. **Jack London—Pacific Mblly**
The Ghost King. **E. E. Roder—Hagyard—Gunter's**
A Million a Month. **Robert Astor—Gunter's**
The Man in the Motorcar. **Fred Jackson—Gunter's**
A Fall Out of Fate. **Edwin Elton—Argosy**

For the Workers

One Woman's Way of Making a Living. **George L. Thorne—Shantown Life**
Pleasant Evening for Business Girls—Ladies' Home Jnl.
The Young Man and His Problem—Western Home Mblly
"Foolscrowns of Power." **William Hard—Sharp-body's**

Handicraft

Manual Decorations. **Clara W. Gray, A.R.C.A.—Westward Ho**
Exhibition of Tapestry, Textiles and Embroideries—Int. Studio
The Hessian National Exhibition at Dulmen—Int. Studio
Landscape and Pottery at the Paris Salons—Int. Studio
The Danish Exhibition. **L. Swahn—Int. Studio**

Health and Hygiene.

About Good Health. Elbert Hubbard—Lippincott Mag.
The Cultivators of Sleep. Woods Hutchinson. M.D.—American Mag.
How a Physician Told His Children—Ladies' Home Jnl.
How We Can All Avoid the "Grippe." Richard Cobb Weston. M.D.—Ladies' Home Jnl.
If You Would Have Healthy Sleep—Ladies' Home Jnl.
That "Real Cure" for My Rheumatism. E. B. Leach—Ladies' Home Jnl.
Eyes and Vision From Worms to Miss Edward A. Atter. A.M. M.D.—Harper's Mag.
The Meaning of Human Suffering—Irish Mithy. In Case of Illness. Rita H. Kinney. R.N.—Woman's Home Com.
Benny Sleep. Howard Carrington—Woman's Home Com.
The Study of the Human Body—Shortland Writer.
Insanity as a Blood Disease. Dr. William Heuser Thomas—Everybody's.

House, Garden and Farm.

Your Opportunities in Fall Planting. Leonard Barrow—Garden Mag.
Four Ways of Planting Bulbs. Leslie Hudson—Garden Mag.
A New Key for Trained Hedges. A. S. Warble—Garden Mag.
Protecting Roses from Winter Cold. Harriet E. Tilton—Garden Mag.
Seven and eighty Billions from the Farms. E. A. Foster—World's Work.
Why Home. Danced by my Neighbors. John E. Range—Suburban Life.
Pictures for the Living Room and Library. Fred H. Allen—Suburban Life.
Gover Farms and Unique Methods of Farming. Ben. Bailey—Suburban Life.
Tree-Guards, Groundsweep and Otherwise. William Sokoloff—Suburban Life.
How to Avoid Disappointment in Fall Planting. H. H. Henry—Suburban Life.
The Treatment of Colonial Wells. Marie Hyde Bailey—Home and Garden.
Japanese Gardens in America. Mrs. Phyllis W. Humphreys—Home and Garden.
Furnishing a House of Seven Rooms for \$1,000.—Home and Garden.
Typical Lighting Features of the Twentieth Century. Elizabeth Foster—Home and Garden.
Harvesting the Wheat. Agnes C. East—Outing.
The Apple Orchard. R. F. Powell—Outing.
Possibilities of Grape Culture in California. T. S. Wilson—Outing.
Country and Suburban Homes. E. Stanley Mott—Outing.
Simplicity in Furniture. John D. Adams—Woman's Home Com.
Now is the Time to Build. W. A. Dyer—Country Life in Am.
A Conservatory that is a Beautiful Part of a Home—Country Life in Am.
Modern Homes in Colonial Style. Aymar Embury—Country Life in Am.

What You Can Build for \$1,000. John Guthrie—Country Life in Am.
The Country House Water Supply. C. M. D'Elville—Country Life in Am.
Problems in House Furnishing. Alice Kellogg—Am. Home and Garden.
Indoor Soil Culture. S. Leonard Sutton—Am. Home and Garden.
A Speculation in Abandoned Farms. A. S. Atkinson—Am. Home and Garden.
A Novel Scheme for a Bohemian House Proprietor. Charles Chasney—Am. Home and Garden.
The Reclamation of Swamp Lands in United States. G. E. Wahl—Country Life in Am.

Immigration and Emigration.

A Common-sense View of the Immigration Problem. W. S. Howland—North Am. Rev.
Imperial State Aid to Emigration. Charles Stuart-Lindsay—Empire Rev.
The Judgment of the Storage Levels E. Macbryne—Harper's Mag.

Investments, Speculation and Finance

The Regulation of the Stock Exchange. Charles Constant—Atlantic Mithy.
Induce Colonial Emigration—Empire Rev.
The Crisis and Paule of 1897. J. F. Johnson—Pol. Science Qu.
Cheesing Your Neck. Alexander Deane Koyne—Woman's Home Com.
Fragrant Life Office—Sci. Rev. (Sept. 5).
Church Finance—Scientist (Sept. 5).

Labor Problems.

The Labor Union and the Campaign. Henry White—North Am. Rev.
Labor and the Trade. Lenox F. C. Garvin—North Am. Rev.
The Labor Total—World's Work.
Can "Labor" Buyout a Political Party?—World's Work.
Industrialism in Labor Disputes. G. G. Grant—Pol. Science Qu.
The British Socialist Party. Edward Forster—Pol. Science Qu.
The Keweenaw's Telescope. H. A. Springett—System.

Life Stories and Character Sketches.

Edwin Lawrence Godkin. James Ford Rhodes—Atlantic Mithy.
Anthony Comstock. John E. Meader—Scientist.
Why We Love Lincoln. James Crockett—Pearson's (Am.).
Captain "BET" McDonald. Albert Reginald Fiske—Pearson's (Am.).
Some Random Reminiscences of Men and Events. John D. Rockefeller—World's Work.
The Founder of the Philippines. Robert H. Murray—World's Work.
The Farmer Governor of Ohio. John A. Kelley—Human Life.
Simon Fraser. H. O. S. Scholfield—Northward Ho.
Three Famous Englishwomen. E. L. Kirtland—English Ill.

How Big Men do Big Things. Kendall Banning—System.
Lewis Carroll: the Friend of Children. Helen M. Pratt—St. Nicholas.
A Methodist Scientist. Arthur Page Grubb—Young Men.
Rudolph Eucken. Rev. W. Waresworth—Young Men.
From Castle Factory to British Cabinet. Arthur P. Grubb—Young Men.

Miscellaneous.

A Chronicle of Friendships. Will H. Low—Southward—Scientist.
A Hypocrite Fraud. Reginald Turner—Scientist.
The Tragedy of the Marriage Alliance. Abraham L. Waldman. H.D.—Ladies' Home Jnl.
What We Have Really Found Out About Quakers. John Corlie—Ladies' Home Jnl.
When a Club Can do Good Work. Hamilton W. Mohr—Ladies' Home Jnl.
The Franco-British Exhibition. Bernard Weaver—English Ill.
Packed Appeal of Premium. Wags. W. Paule Bryn. M.E.—System.
The Patent and the Prize. Henry Cartwright's System.
How Nations Might Help the Poor. C. H. King—Red and Gun.
Historical Sketch of the Toronto Canoe Club—Red and Gun.
What Shall I Read? Wilfred Whittier—The Tutor (Sept. 5).
Roses. Then and Now. Rev. Gerald S. Davies—Cornhill.
Amazing the Million. Frederic Thompson—Everybody's.
Around the Bridge Table—Atlantic Mithy.
Kerry King has His Own Symbolist. Robert Hughes—Atlantic Mithy.
The Chain Pyramid. R. S. Curwin—Travel Mag.
The Leader of Life. George H. R. Babbs. M.D.—Young Men.
Nivvite and Electric Power for Harbor Work. Evelyn Cassingham—Cassidy's Mag.
The Supreme Court. Eugene F. Loh. Jr.—Broadway.
The Present Crisis for Bumping—Broadway.
Neville's People—People-mag. Lindsay Design—Broadway.
The Adventure of the Silver Greyhound Aubrey Laporte—Rebman.
Foreign Curiosity in New York. T. A. Bingham—North Am. Rev.
The Pool and the Midst. Martin Montrose—Metropolitan.
Red Badge. Will Adams—Metropolitan.
Revision and Intercommunion. Archbishop of Melbourne—Cont. Rev.
Our Father Stephen. A. D. Webster—Cont. Rev.
Canada's Effect of Refusal—Can Life and Reviews.
Winding an Empire. James Oliver Curwood—Futurist.

Municipal and Local Government.

The New Ireland—VII Sydney Brooks.
The Government as an Industrial Promoter—World's Work.

The Silent Revolution in Turkey. Dikran Mesrobian—World's Work.
Georgia's Democratic Cavalier System. Alfred C. Nevill—World's Work.
Tati's Record in the Philippines. Robert B. Watson—Overland Mithy.
The Turkish Revolution. Edwin Pease—Cont. Rev.

Nature and Outdoor Life.

The Oldest Flower in Cultivation. Tosa. Meladen—Garden Mag.
Out-of-doors Training for Army Officers. Mad. L. Macdonald—Scientist.
On the French Coast of Cape Breton. Harry James Smith—Atlantic Mithy.
And We are Glad We Moved into the Country. Frank K. Chasney—Scientist.
Camp Life for Boys. J. C. Britton—Scientist.
The Throat (Sept. 5).
River and Loch—Scientist Field.
A Duet for the Hill Town—Scientist Field.
The Life Story of a Golden Eagle. S. L. Bonness—Pearson's (Mag.)

Poetry.

Out in the West. Margaret Erlinge—Workand
The Disposition. Mary Lord—Harper's Mag.
The Wind in the Poplars. Louise Morgan Skill—Harper's Mag.
October. Ramon Gilmore Stett—Lippincott's.
An Autumn Song. Robert Loveman—Cont. Rev.
A Berthing at Sunset. Edith M. Thomas—Atlantic Mithy.
What Makes a House. Ralph W. Thompson—Cont. Rev.
Tomorrow's Land. Ramon Gilmore Stett—Pearson's.

Political and Commercial.

The Heart of the United States. James F. Macneil—Atlantic Mithy.
The English Working Women and the Franklin. B. H. Abbott—Atlantic Mithy.
The New Federalism. Henry Wade Rogers—North Am. Rev.
The Represented Ottoman Empire. Mandi Rapt—North Am. Rev.
Italy and the Triple Alliance. Salvatore Caputo—North Am. Rev.
The World at Large—Metropolitan.
The Turkish Revolution. Victor-Fort. Rev.
Tobacco and the Tobaccoists. Francis Critchfield—Fort Rev.
Australia and the Empire. W. E. Graham—Empire Rev.
A Plan for Unification. Decision of Scott Atch—The Atlantic—Empire Rev.
The King and the Constitution—Contemporary Review.
The Relations of Hungary and Austria. Count Joseph Mally—Cont. Rev.
The Belgian Parliament and the Congo. E. D. Morel—Cont. Rev.
Pia Ranshing in the Realm of Politics. Alfred H. Lewis—Human Life.

The Riders of East and West. Joseph Conrad-Potomac.
Democracy and the Male Chances. H. W. Boynton-Potomac.
Foreign American Politics. J. H. Burgess-Potomac.
Science Qu.
M. Clemenceau's Half-Sovereign-Sat. Review.
(Sept. 3).
Germany, Morocco and the Powers-Spectator.
(Sept. 3).
Japanese Retrenchment-Spectator (Sept. 3).
Endemic Factors of the Current Campaign.
Henry L. West-The Forum.
The Century of Constitutions. A. Maurice Low-Forum.

Railroads and Transportation.

Enlarged Railroad Competencies. Ray Morris-Atlantic Monthly.
Lighting the Path of the Motor Car. Herbert L. Towle-Suburban Life.
Repairs to the Roadside. Fred D. Taylor-House and Garden.
The Automobile and its Future. Henri Fahren-Metropolitan.
The Good Roads Campaign. P. N. Bringer-Overland Monthly.
The Rural Yacht. Alexander-Overland Monthly.
The Needs of the Railroads. L. G. McPherson-Pol. Science Mo.

Religion.

Talks About the Sunday School Lessons. Dean Hodges-Ladies' Home Jnl.
1200 For Church Workers-Ladies' Home Jnl.

Science and Invention.

The Wonderland of Beltrius Charles Roman-Americana Mag.
The Most Famous Medium in the World. Rupert Hughes-Potomac's (Jan.).
The Paradox of Research. John G. Hibben-South Am. Rev.
The New Theory of Organic Life. James R. Kentill-Pacific Monthly.
Onoprobry. S. M. Downing-Metropolitan.
The New Dendrocs at Mary Island. Hula Glynn-Overland Monthly.
Wireless Photography-Cos. Life and Resources.
New Work in Biology-Sat. Rev. (Sept. 3).
The Determination of the Hardness of Metals.
J. F. Springer-Cosmos's Mag.

Sports and Pastimes.

American Duck Hunting. Ernest McGee-Berkeley.
To North Pole Lake for Caribou. James L. Pequegnon-Berkeley.
America and the Olympic Games-Berkeley.
Duck Hunting on the Yagumassau-Berkeley.
Duck Shooting for the Upstart Hunter. Samuel C. Camp-Berkeley.
Some Wags at Hanging up a Deer. John Burck-Berkeley.
Catching Walter Matfield-Cade Roman's.
Mountain Climbing in Mexico. Edmund G. Horner-Overland.
The Cricket Season. 1906. E. H. D. Seville-Fort. Rev.
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The Wildest Corner of Mexico. William Hornaday-South.
How to Swim and How. G. Holland-Badman.
Big Game Shooting of the White Nile. H. G. M. Sullivan-Badman.
Hunting Countries for Men of Moderate Means.
C. R. Hornbald-Badman.
How to Shoot Cricket? Sir Home Gordon-Badman.
How to Become an Archer. Maed F. Brummard-Badman.
Driving Fish by Sound. Major H. A. Forbes-Knapton-Badman.
West America Spends on College Athletics.
Walter Camp-Windor.
Holiday Making on Old Roads. T. W. Williams-Windor.
A Successful Sporting Trip in the North. Dr. J. W. Woodhill-Rod and Gun.
Practical Musketry in New Brunswick Woods-Rod and Gun.
A Deer Hunt as Dove River. Geo. Broadway-Rod and Gun.
Salmon in the Northwest-Rod and Gun.
Horn Vaulding Deer. Dr. V. A. Hart-Rod and Gun.
Deer Skuliers and Deer Stalking. Alex. L. McCann-Rod and Gun (Sept. 3).
Otter Hunting. L. C. E. Cameron-The Throes (Sept. 3).

The Stage.

The Spanish Drama of Today. Elizabeth Walling-Atlantic Monthly.
The Playwright and the Playgoers. Brander Matthews-Atlantic Monthly.
When They Smile and When They Don't-Berkeley.
The Absurdities of Stage Business. Henry E. Warner-Berkeley.
Great Actors of Old San Francisco. Peter Hervey-Berkeley.
The Spread of Musical and Dramatic Taste-World's Work.
The Drama of the Month-Metropolitan.
Chamber Drama. G. V. Williams-Cos. Rev.
Actors of Note-Boston Life.
Actresses of Today-Boston Life.
Richard Mansfield. Paul Willmetts-Berkeley.
The Career of a Violinist. Marie Hall-English Illustrated.
The Old Home Plays and Playlets. Robert Shaw-Woman's Home Com.

Travel and Description.

A Florida Paradise. Charles T. Hopkins-Cade Roman's.
The Moods of the Mississippi. Raymond S. Spears-Atlantic Monthly.
On the Slaves of Peru. Agnes Repplier-Atlantic Monthly.
Where Rest Means Work. Patrick Vaux-Robertson.
Are We to Abandon Pacific Trails? World's Work.
A Trip Through Africa. S. P. Verner-World's Work.
The De La Guerra Mansion. Catherine R. Hewitt-House and Garden.

The Fugst Sound Country. Clifton Johnson-Overland.
Motoring Through the English Villages. Edith Wallis-Metropolitan.
Governor Ben Francisco. T. B. Wilson-Overland Monthly.
In and About Honolulu. Mils K. Temple-Overland Monthly.
The Colonies and Our Challenged Sea Supremacy. Capt. Von Herbert-Fort. Rev.
Through the Mackenzie Basin-Can. Life and Resources.
The Villa of Jove. Eliot T. Putnam-Potomac's.
A Foreign Tour at Home-Henry Holt-Potomac's.
A Journey to Jerash. Henry Van Dyke-Robertson.
The Rump Range Ten Years Ago. Walter Wyckoff-Scribner.
The Country of "Exogamias." Rev. Fred Hastings. L.C.C.-Windor.
The Opening of the Season. Bonaparte Baker-Westward Ho.
The Alpine Club of Canada. S. H. Mitchell-Westward Ho.
Motoring in South Africa. Capt. G. Gordon-Westward Ho.
The Gateway of India. Charles H. Gibson-Westward Ho.
Around the World with Burton Holmes. Barton Holmes-Ladies' Home Jnl.
My Demos in Tibet. Dr. Siva Hedia-Harper's Mag.
A Tale of the Far East. Gertrude Donahoe-Berkeley Ill.
The Most Beautiful Ocean Trip in the World. Dr. K. A. Powell-Rod and Gun.
Dr. Cowan's Hunting Trips in British Columbia-Rod and Gun.
Solomon Greener and the Alps. I. H. Yarnall. M.P.-Carrhill.
A Mediterranean Cruise. L. DeB. Bradley-Trove Mag.

Paris as a Touring Centre. W. F. Bradley-Trove Mag.
On the Trail of the Fleet. Oliver Balchbridge-Travel Mag.
Suggestions for a Mexican Traveler. Katherine L. Smith-Trove.

Woman and the Home.

Big Game Hunting for Women. Margaret Ware-Berkeley.
Woman's Influence Upon Language. Charles W. Huxton-Cade Roman's.
The Strength of Women. Rev. A. Jackson-Berkeley.
Do Women Dream to Please the Men? Louise G. Evans-Berkeley.
The Constitutional Basis of Women's Suffrage. C. C. Rogers-Fort. Rev.
Risk Nursing in the Territorial Army. Elizabeth Hildan. L.S.D.-Cos. Rev.
The Moral of Clothes. Madam D'Aubert-Westward Ho.
What Being a Woman has Meant to Me-Ladies' Home Jnl.
The Will of Andrew Carnegie. Lucy Lofingwell Cade-Ladies' Home Jnl.
How Girls Can Make Pop-Money-Ladies' Home Jnl.
Why Mrs. Roosevelt Has not Broken Down. Helen McCarthy-Ladies' Home Jnl.
When You Must Dress With Economy. Mrs. Robinson-Ladies' Home Jnl.
My Petrus Daughter-in-law-Christine. T. Herford-Woman's Home Com.
Home Rearing Versus Home Raising-Woman's Home Com.
Beautiful Women I Have Painted. Percy Anderson-Travel (Sept. 2).
Housekeeping in the Philippines. G. D. St. John-Trove Mag.
The Business Woman. James H. Collins-Broadway.

If you and I—just you and I—
Should laugh instead of worry:
If we should grow—just you and I—
Kinder and sweeter hearted,
Perhaps in some near-by-and-by
A good time might get started;
Then what a happy world 'twould be
For you and me—for you and me.

—A. M. T.

A Bottle Fashioned After Mother Earth

THE INVENTIVE mind, ever studying the forces and laws of nature, conceiving great things to which a practical expression is now and then given that sturdies the world. The underlying principles of wind and moisture, heat and light, expansion and contraction, have been mastered to minister to man's comfort or add to his length of days. To prevent the summer drouths that have been afflicting during the last years of years would equal the average student to ask in amazement if the age of discovery would end and? Some of the innovations have expired at their birth, while others have brought these ways to the forefront after years of failure and disappointment. Much in the end is generally recognized, and rarely, if ever, is denied in the struggle for supremacy. Electricity, heat, cold and light have been all bottled in some form or other, but what is a bottle? That will prevent whether it is put into it at either high or low temperature for hours, yes, days, is a distinct advance to the march of progress and science. This bottle, so unique, consists of two glass bottles, one inside the other, both being joined at the neck. Between the two there is an air space. From this space or division all the air has been extracted, thus forming a vacuum as nearly complete as possible. This is the secret why the bottle will keep liquid in it cold all over, or things boiling hot for hours. Whenever you put in the bottle at a certain temperature, high or low, remains at that temperature, no matter what the weather may be.

For instance, a workman going off in the morning can fill the bottle with hot coffee and find it just as soon on a cold winter day. A woman going out to the park with a child can put cold milk in the bottle and find it cool hours afterwards, even though it may be hot upon the grass in the hot sunlight. When these statements may seem at first rather startling and unbelievable to the lay mind, they are, after all, very simple when thought out. The explanation of the principle is not difficult to understand, even though so elaborate, my scientific heat or as far as required by this wonderful bottle to keep hot fluids hot for twenty-four hours, or cold liquids cold for seventy-two hours or three days. The vacuum has no effect on the contents and the bottle may be used either in the hot room, at bathhouse, travelling, picnicking and other persons of pleasure or business.

The bottle is constructed in such a way as to prevent heat from coming out or from going in. If you put hot liquid inside the bottle the liquid can't come out. If you put cold stuff inside the bottle the heat cannot go in and

would its address. And this is because the bottle is built upon the lines of the earth on which you live.

Heat does not travel through a vacuum. Heat can no more go from one side to another of a chamber containing no air than you could go from one side to another of a room containing no floor. The conditions that we call heat must move from one atom of the air to the next, and so on. If you take the air out of a space surrounding the bottle the heat can neither go out nor go in, and therefore the inside must stay at the original temperature. There could be only a slight loss or addition of heat at the neck where the two are joined.

You may ask, "What has that to do with the way our earth is constructed?" It has everything to do with it. This earth and the water on it, and the air around it, are supplied with a certain amount of heat. The inside of the earth is supposed to be very hot, perhaps boiling hot. Is any one who has only a limited amount of heat here, in addition to that which comes to it from the sun in the daytime, and that our heat is a mystery—we know nothing of its nature or how it gets here. But we do know that the amount of heat which we possess in the earth itself is limited. And we know that the only thing that serves us in the fact that the earth is built like the Thermos bottle with a vacuum all around it, and the heat cannot go out through that vacuum.

There is no such thing in the world as a real vacuum. Nothing could be absolutely empty. But second to there is a good enough vacuum—that is to say, there is the space of ether, so-called, a substance so thin that we see hardly conceive of it. Through this ether our earth rolls, carrying its atmosphere and its heat along with it. And after millions of years of rolling we have not allowed our earth heat as we started out with. We have lost only just enough of it to give a crust to our earth and make our life possible. And millions of years from now, thanks to this almost complete vacuum, and our conductor of heat surrounding us, we shall still have the heat with us.

The ether that surrounds us, and in which our warm earth travels, is inconceivably cold. If you could get to the top of this atmosphere—it is not so many miles high—and stick your hand out into that ether your hand would be frozen solid about a handspan part of a second. If our atmosphere should vanish, and if the cold ether should close down and come in contact with our earth, all the oceans and lakes would become solid lumps of ice, and every living thing would instantly be frozen stiff.

The Busy Man's Book Shelf

BEST SELLING BOOKS.

During the past month the best selling books were—

Canada.

Mr. Crow's Career. By Winston Churchill.
Lure of the Mask. By Harold MacGrath.
Prima Donna. By F. M. Crawford.
Somehow Good. By Wm. de Morgan.
Heart of a Child. By Frank Dushy.
Jack Sparlock. By G. H. Lorimer.

United States.

Mr. Crow's Career. By Winston Churchill.
Lure of the Mask. By Harold MacGrath.
Barrier. By Rex Beach.
Ocean at Canby. By E. and L. Chamberlain.
Wayfarers. By Cushing.
Halfway House. By Maurice Hewlett.

SOME NOTES OF INTEREST.

F. Hapkinson Smith's new novel, "Peter," is now on the market, and is decidedly entertaining.

October 15 is announced as the date of publication of John Fain's new novel, "The Trail of the Lonesome Pine."

Dr. W. H. Drummond's posthumous book, "The Great Fight," which will be ready very shortly, has had a big advance sale.

The Maceus Book Co. are bringing out a Canadian novel this fall entitled, "The Harvest of Malach," the work of Mrs. J. K. Lawson.

"The Duke's Motto," by J. H. McElroy, in the style of "If I Were King," is being issued in a second edition, the first being already exhausted.

"The Lust of the Philistines," by Ross Gray, contains the remarkable story of a wonderful healer, who used only a lesson in his healing. It is illustrated with photographs.

Norman Duncan, whose Labrador stories have been so popular, has written another romance of that barren land, entitled, "Every Man for Himself," which will appear this fall.

Rev. George Jackson, pastor of Sherburne St. Nicholas church, Toronto, has issued in book form the Gale lectures, which he delivered in the spring of this year at Vanderbilt University.

"The Firing Line," by H. W. Chambers, was issued late in August, and since its appearance it has undoubtedly been popular. The first edition was exhausted within a week of publication.

William Briggs, Toronto, will publish in October a novel by a Canadian lady, entitled "My Lady of the Shores," which is said to possess considerable merit. It is being published anonymously.

The American publisher of "Dr. Whitaker's Place," by Joseph G. Lincoln, believe that they have got another "David Harum" in this amusing book. They have prepared a first edition of 25,000 copies.

Among the new fall fiction is "A Spirit in Prison," by Robert Richman. This will be followed by "The Wild Game," by Stanley J. Worman, and "The Seal of Dundas Wild-herms," by Joseph Hooking.

A new edition of "Conradine Two," a novel by Elizabeth Freeseville, an Englishwoman now resident in the Qu'Appelle Valley, is being prepared. It will be illustrated in colors, with photographs. The book is compared favorably with "The Lady of the Decoration." Its scene is laid in Western Canada.

A Part Hope dancer, Geo. A. Dickinson, who has studied the boy problem all his life, has written a little volume of his impressions and observations, entitled, "Fever Boy." A better book on the subject could not be put into the hands of parents, teachers, magistrates and ministers.

The Westminster Company, Toronto, who are the publishers of Ralph Connor's books, are devoting more and more attention to the publication of books by Canadian authors. They will this fall bring out a new story by Marion Keith, entitled, "Treasure Valley," which is said to be a very fine piece of work. They will also publish this fall a posthumous work by the late Principal Cairns, of Knox College, Toronto, entitled, "Christ's Teachings Concerning the Last Things." While they will not have a new novel by Ralph Connor this season, they will publish in book form a shorter composition from his pen entitled "The Angel and the Star."

"The Trueman's History of Canada" is the title of an important work by Frank Baill

Tracy, a Boston journalist, which has come quickly on the market, has the sale of which it is so vigorously praised by Collier's Weekly in this country. It is a complete history of Canada in three volumes, and contains over 1,000 pages. From Jacques Cartier to Wilfrid Laurier, the tale of Canada's life is told in popular narrative form. Mr. Tracy, who is a reader writer on the Boston Tribune, speaks his narrative in Canada, mostly in Quebec, and has thus been inspired to write the country's history from an outside standpoint.

The adventures of Russia appeared on Sept. 11 almost without exception, as Russian public affairs, and published pages devoted to this

story for weeks is bound to come. There are many arguments against it, but no reason. Can it be that we are on the eve of a battle of the books on this ground? It is evident that it is to be no more conflict of arms.

Wilfrid D. Nesbit, author of the short stories and novel which have become known chiefly through Harper's Magazine, has left his home in Brandon, Ill., for a sojourn in Canada. Mr. Nesbit, with Mrs. Nesbit and their children, will camp at Lake Temagami and the Lake of Rays—"Katchewan," as the writer puts it, "among the bears, Indians, wolves and black bears."

The publishing house of L. C. Page & Co., Boston, has made a notable name for themselves as patrons of Canadian literature. They are the publishers of all the books of Charles G. D. Roberts and his brother, Theodore Roberts, and recently have published a new Prince Edward Island writer, Miss L. M. Montgomery, whose charming story "Anne of Green Gables," has been so well received in many quarters.

"Andean Lays and Other Verses," by Wm. Legible Moore, Toronto; William Briggs. This book of verse is unapproachable in appearance and manufacture. Indeed, so tempting in appearance are the books of poems that William Briggs produces that one is almost that their physical perfection will lead to some forgetfulness of the authors and their text. Clothed in ornaments of such style, surely any sort of verse books are least responsible. There is, however, about this volume of Mr. Moore's verse a feature that we do not remember to have seen before. It is interlined with blank pages, arising from the fact that it is printed on one side of the paper only. This will allow of poets being written by the reader who is reading the poems again and again discover in them new beauties.

The thousand dollar prize offered by the Bohemian Magazine for the best short stories have brought out the rather interesting fact that a knowledge of short story writing is surprisingly general. The editor of the Bohemian states through hundreds of manuscripts have been received in competition for the prize, a remarkably small number in comparison with former contests held by the same magazine, are down-right bad. Indeed, the most of them evidence a knowledge of English grammar and a fair understanding on the part of the writers of how a short story should be told. Twenty years ago, or even ten, this was not so.

The higher grade of awareness of the manuscript in the present competition is accounted for, the editor of the Bohemian thinks, by the fact that the reading of stories has become the chief literary pursuit of Americans. Men and women, who have read wisely of fiction, long of short, and who also have had a life with experience somewhat out of the ordinary are thus well equipped to tell their story directly and fairly well.

The Bohemian has already received several

short stories by unknown writers of a striking order of merit and the editors are confidently expecting that a new record in the number of manuscripts received will be made when it becomes generally understood in the public that the competition is open for all writers, that the best story will win the prize in absolute order submitted.

Great interest has been aroused by the announcement that a collection of poems and sketches by the late Mr. W. H. Drummond is shortly to be published and is at present in press. It will be called "The Great Fight," the title of one of the poems, and will consist of a collection of poems and sketches. It will also contain a biography prepared by his wife.

Prof. Epton's new book on Canada has caused a favorable impression. The London Times is a constant review of the volume, says in part: "The author has a thorough grasp of his subject, and gives the facts as fairly collected by the latest research without bias or prejudice, from an English point of view, but not an English one to be partial or to give at least either to ultra-national Canadians or in any other chapter. Each chapter has a useful bibliography appended. The volume is furnished with what, after long, seems to be a first class index and with a series of maps, rough but adequate, which are judiciously selected to illustrate the successive stages in the growth of the Dominion, the chief danger to which now comes." Prof. Epton thinks "it arose from its own too great popularity."

Reviews of Andrew on frequent subjects of speculation. A book life sale of 100,000 copies of a novel makes perhaps of not less than \$15,000 to the author, if he is a comparatively new man. That is to say, a half of the per cent of the net price, which is ordinarily 31.50. A writer of established position whose books have a certain sale can command 30 per cent. Ten comparatively few novels bring a return to their authors exceeding \$1,000 each, so that the writer of contemporary fiction performs a labor of love in producing a book. He is relatively fortunate in finding a publisher who will loan it without some form of guarantee against loss. In view of this fact, it is significant that the royalties received by a writer of the books lying in Philadelphia from his publications in the past two years approximately \$5,000. From a single work in several volumes not intended for the profession the returns have exceeded those of our novelist who has published within the past two years, except possibly William Churchill and Mrs. Humphrey Ward.

Two distinguished staffers in the west recently were Mrs. Agnes C. Loun, a Canadian girl well known through the columns of Scribner, Harper's and other magazines, and her friend, Miss Simpson, alias of Mr. Glen Simpson, of the Hudson's Bay Company's service. The young ladies are returning from Edmonton to Winnipeg in search of education, knowledge of the country past and present, pleasure and health. A glimpse at the sparkling eyes and ruddy cheeks will convince the observer that there is no dearth of the latter, and a few minutes' conversation will reveal that adventure and pleasure are unobtainable terms in the vocabulary of these damsels, who are living over again, with every fresh lead in the river, the experiences of the early Hudson's Bay explorer.

Mr. John Stuart Thomson, who is by birth and education a Montserrat, is winning rapid success with his short stories in New York



Max Edith Whelan
The Well Known and Popular American Novelist.

The "Metropolitan Magazine," which published his story, "Hugh's Harem," in their May, 1906, issue, in their advertisement in the August number pronounced his story, "Reconciliations," which they will issue in September, as "a reminding one of Kipling at his best." Mr. Thomson is the author of the many stories, of Oriental travel which have appeared in the Montreal Gazette in recent years, and is also the author of two successful books of verse, "Zim-bah-bah" and "Day's Song," issued by Wm. Briggs, Toronto, which were published shortly after he left McGill College for New York, where he now resides.



H. Adolphe Bruce

A Toronto man in New York who has attracted much notice recently in the book world is his volume, "The Battle of Personality."

His criticism of his literary work and anecdotes of his career. Many of the articles have been placed in terms of extravagant adulation, but in general the criticisms were discrediting and just. Count Leo Tolstoy, another author and social reformer, celebrated the 75th anniversary of his birth at his home in Yasnaya Polyana. The celebrations throughout Russia at the writer's birth were here widespread, and was the original intention of his devoted admirers, and the prime reason of this was the opposition of the Russian Government and the orthodox Russian church.

Miss Mrs. Humphrey Ward has succeeded her husband in women's status to vote, and Isaac Zangwill, an old suffrage convert, has declared on another that it is no greater than men's. William Dean Howells has also declared himself in his support, says Mr. Howells, "and

Humor in the Magazines

The outcome of military service requires officers to visit the kitchen during cooking hours to see that the soldiers' food is properly prepared. One off-roader, who let it be pretty generally known that his orders must be obeyed without question or explanation, once stopped two soldiers who were carrying a soup kettle out of a kitchen.

"Here, you," he growled, "give me a taste of that."

One of the soldiers ran and fetched a ladle and gave the colonel the desired taste. The colonel spat and spitbitten.

"Good heavens, man! You don't eat that stuff soup, do you?"

"No, sir," replied the soldier modestly. "It's like water we was emptying sir."

In New York's Mexican colony there were waiting at a recent dinner Pedro Alvarado, of Pinar, who had just given \$1,000,000 to the poor.

"He was poor himself," said a broker. "That is why he is now kind to the poor. A splendid fellow. Whenever I go back to Mexico I look him up."

"Alvarado likes to tell the quaint experiences of his days of poverty."

"In Mexico City he once pointed to a bakery and said to me:

"You see that bakery? Well, as I looked for work one morning early, I saw a tramp at hands and knees at the grating above the oven."

"A policeman appeared. He tapped with his stick the neck of the tramp's trousers."

"Then, you know, sir," he said sternly.

"Then, someone, mister, whipped the tramp. I'm just legally my breakfast."

One of four beautiful sisters was in conversation with a young gentleman who did not seem able to concentrate his attention upon any particular one of them.

"Yes," she said, "I have been working in the kitchen all day. Mother thinks it is wonderful how I have learned to cook. I baked bread and pie today, and besides that I prepared the dinner, as it was the cook's day off."

"Is that so?" said the young man. "Miss (sister)," he continued while she tried not to look expectant, "there is a question I want to ask you, and on your reply will depend much of my future happiness."

"And what is it?" she asked, getting a little nearer to him.

"I'm thinking of proposing to one of your sisters: will you make your home with us?"

The Sunday school was about to be dismissed when the superintendent asked, to the disgust of nearly all the children, who thought the session had been long enough, and murmured, "And now, children, let me introduce Mr. Smith, who will give us a short talk."

Mr. Smith anxiously arose and, after gazing impressively around the classroom began with, "I hardly have what to say," when the whole school was convulsed to hear a small, thin voice burst in from the rear by:

"They amen and shift down!"

The greatly disrobed lady street car passenger had just placed her bag of freshly popped corn conveniently at her side and opened a novel, that she might read and eat simultaneously, when a big son of the Emerald Isle swung take the bag and plomped himself down directly on the open bag.

"Sir!" she cried, slamming her book and casting dagger's looks at her offender. "You're sitting on my corn!"

"Sure," ejaculated the Irishman jumping to his feet, his face awash. "Oh never! I expected you had 't' look up there!"

A person, commiserate, on his dark, lonely way home from the railroad station, heard footsteps behind him. He had an uncomfortable feeling that he was being followed. He turned at his speed. The footsteps quickened accordingly. The commiserate dashed down a lane. The footsteps still pursued him. In desperation he ran over a fence and, rushing into a shrubbery, threw himself panting on one of the gnarls.

"If he follows me here," he thought frantically, "there can be no doubt as to his intentions."

The man behind was following. He could hear his stumbling over the fence, the fall of his weapons, his curses, and the hiss of the shrubbery through his hair. Quivering with fear the commiserate sat there and heard his pursuer.

"What do you want?" he demanded. "Why are you following me?"

"Say," asked the stranger, stopping his knee. "Do you always go home like this, or are you going toward a special treat to-night?" I'm coming up to Mr. Brown's and the man at the station told me to follow you, so you had next door. Excuse my asking you, but he there wants more to do before we get there."

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Improvements in Office Devices

Steel Office Furniture.

OFFICE furniture made of steel is rapidly gaining in favor in business houses. In the United States many large concerns have adopted steel office furniture entirely, especially where there are frequent changes.

Business men have felt the necessity of something more substantial than wooden filing cabinets to protect their valuable records from fire and theft. This want is now filled by cabinets of steel construction.

While these steel cabinets have been on the market for some years it is only very recently



that cabinets of the requisite strength and fire-proof qualities have been made in sufficiently light cabinets and simplicity of design to bring the price within reach of every business house.

The Office Specialty Mfg. Co., Limited, are making steel cabinets in very attractive designs. The cabinets are made in three sizes to hold bill, letter and cap size papers. Nothing but steel is used in the construction and the result is an ideal filing cabinet. Steel cabinets for holding card index forms are also made in various sizes by this firm.

A Unique Order Book.

The Simple Account Salesbook Co., Fremont, (Calif., U.S.A.), are about to place in the market the Keith slip system to keep the accounts of retail merchants in a simple, practical and

economic manner. With the old style slip system, it is always necessary in order to locate an account, to refer to the index and hunt the name and the number, then the number of the lead, and finally pick it out from among ten or twenty accounts exposed to view.

These weaknesses have been overcome in the Keith slip system. Metal slip holders are placed in the pocket of the cabinet, each holder being designed for the retention of charges against a particular customer. The name of the customer is printed upon the postcard inserted in the groove at the top of the holder. The names of your customers are arranged alphabetically in the cabinet, beginning at the upper left-hand corner with "A," following on down the row of pockets with "B," "C," etc., and ending diagonally across the cabinet. The same-order that are inserted in the grooves of these holders are of different colors. One color is used for letter "A," another for letter "B," and the alternation of these colors is continued through the following letters of the alphabet in their respective order. With this color scheme as an auxiliary to the alphabetical arrangement of the names in the cabinet, the system is made even more than self-indexing, and placing your hands upon the proper account becomes almost automatic. On account of the self-indexing feature of this system there is no loss of time, whatever, consumed in locating an account. This system is strictly self-writing. The order holder, on the card or in the store becomes your permanent record. All there is to do is to write the order, add to it the balance due, as shown on last slip of register. When taking the order you make a permanent charge for yourself, post your accounts up-to-the-minute and thus complete your book-keeping.

A Fountain Shading Pen.

The automatic fountain attachment for shading pens, the invention of C. A. Platt, is very simple in its attachment and operation, and has met with much praise as the part of sign writers and others using a shading pen, providing an article of great convenience. It is also a great time-saver and thus increases the amount of work which an artist can turn out.

The ink feed is uniform and constant, being positively secured by a pumping action imparted by a valve pin which pushes valve up when pressure is made upon two points of blade. The penetration of the device is further completed by a screw which regulates the valve chamber, as

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required to get the right amount of ink, according to size of pen and consistency of ink being used. The pen is manufactured and sold by C. A. Fount, Auto Pen & Ink Mfg. Co., 49 Dearborn Street, Chicago.

The Polygraph.

The Polygraph is a new duplicating machine on the market and merits proper attention by the business world. Like the better class of duplicating machines, it prints from type, through an inked ribbon, against a rubber roll and thus perfect typewritten letters in duplicate in its small. The name and address is filled in on typewriter. As the type and ribbon on the typewriter and duplicating machine matches a perfect letter is obtained. The Polygraph is very simple, durable and efficient, having no complex mechanism. The Polygraph people want their machine to sell on its merit and invite comparison with any other similar machine. It is a very valuable appliance for type written circular work, or for printing office forms, etc. As is stated in their advertisement in this number, the Polygraph seems to be a practical machine on a practical price.

Two New Models.

The well-known progressiveness of the Monarch typewriter people is again in evidence. They have lately added two new models to the already large Monarch visible family. The first has a carriage holding paper eleven inches wide and writing a line eight and six-tenths inches long. This model appeals to practically every line of business, as it accommodates the widest commercial envelopes and almost all the ordinary loose leaf forms. It is especially suit-

able for legal work, as it holds the largest compensating forms. The unique and famous reversible tabulator for complicated billing is also built into this model.

The second addition has probably the longest carriage of any commercial typewriter. It takes in paper thirty-two and one-half inches wide and writes a line thirty and a half inches. It is more especially applicable to insurance and railroad work. Owing to the excellent principle of rigid carriage construction of the Monarch Visible, this mammoth typewriter operates as lightly and as easily as the smaller models.

The Monarch family now consists of the following carriage lengths: No. 2, 24 inches; No. 3, 31 inches; No. 3-A, 29 inches; No. 3-B, 14 inches; No. 3-C, 14 inches; No. 3-D, 29 inches; No. 3-E, 34 inches; No. 3-F, 39 inches.

This is a remarkable showing in view of the fact that the first Monarch Visible typewriters were made but a little over three and a half years ago.

The Value of Business Shows.

The increasing number of business shows is an index of the popularity of such exhibitions. Their value cannot be gauged in dollars and cents, and every retailer, wholesaler and manufacturer should make it a point to devote to such shows an afternoon or evening. The time will be spent with profit to himself in acquiring a knowledge of what the brains of the world are doing for his business. More than that, he should make a point of requesting every employer he has to spend an evening in becoming posted on the different machines and systems. One small idea picked up at the exhibition generated into dollars means increased profits in his business.

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